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ABSTRACT

The resource guide is intended to assist Wisconsin teachers in implementing the state curriculum for the educable mentally retarded in one of the persisting life needs areas - money management. A selection of teaching units dealing with learning to manage one's money and ranging from the primary through secondary level is presented. The units prcvide suggestions for the teaching of money management skills and attitudes appropriate for each level. Behavioral objectives, activities, and resource materials are specified for each unit. A bibliography of instructional materials related to mcney management is included. (KW)

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Learning to Manage One's Money:

A RESOURCE GUIDE FOR IMPLEMENTATION
OF THE STATE CURRICULUM
FOR THE EDUCABLE MENTALLY RETARDED

WISCONSIN DEPARTMENT OF PUBLIC INSTRUCTION
WILLIAM C. KAHL, STATE SUPERINTENDENT

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Learning to Manage One's Money:

A RESOURCE GUIDE FOR IMPLEMENTATION OF THE STATE CURRICULUM FOR THE EDUCABLE MENTALLY RETARDED

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Title VI State EMR Curriculum Project
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Wisconsin Department of Public Instruction

November 1970

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Foreword

This new curriculum publication is the result of intensive effort on the part of Director of Special Education Donald Tofte, Supervisor of Special Education Clarence Bianco and twelve special education teachers of the Racine Unified School District. Their efforts in creating this material are sincerely appreciated.

This document relates directly to the Wisconsin State Department of Public Instruction's publication, **A Persisting Life Needs Approach to the EMR.** We have great hope that other school education personnel in the state of Wisconsin will take the generic state guide and use it for the development of other empiric guides for the instruction of the mentally retarded of our state. Eleven other persisting life situation area resource guides will be developed by teacher groups in the near future.

If your special education group is interested in cooperating with our department in the development of any of these aforementioned "empiric" resource guides, please contact Victor Contrucci, Section Chief.

John Melcher, Administrator
and Assistant Superintendent
Division for Handicapped Children

Acknowledgements

This resource guide was developed by special education administrators and a 12 member team of teachers from the Racine Unified School District No.1 in cooperation with the State Educational Agency Title VI-B, Elementary and Secondary Education Act Project, *Implementation of the State EMR Curriculum.*

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Introduction

Over the years the Division for Handicapped Children has been fortunate in obtaining the cooperation and contributions of teachers, administrators, supervisors and university staff members in the development of curriculum materials for use by Wisconsin special education teachers. These publications have been the result of a concerted effort to continually improve the quality of instruction for handicapped youngsters.1

Two recent publications, concerned with the educable mentally retarded, are the Wisconsin EMR Curriculum2 and an accompanying Teachers' Handbook.3 Dr. Kenneth R. Blessing, under whose leadership these publications were developed, states in the introduction of the Curriculum:

> **"A Persisting Life Needs Approach to a Curriculum for the Educable Mentally Retarded** represents a conceptualization in curricular planning and implementation involving over 250 of the state's special education teachers. It further reflects the combined and integrated efforts of 19 curriculum study committees organized at the local district, county and university levels under the auspices of the Division for Handicapped Children of the Wisconsin State Department of Public Instruction. Over a period of five years these curriculum study groups considered the characteristics and needs of the mild and border-line retarded, their interests and society's requirements, their abilities and their limitations. This study of the educable mentally retarded took place and was developed within the frame of reference of the persisting life situations or needs curriculum model. This curriculum model was perceived as being the most appropriate and flexible approach for the organization of the instructional program and for the incorporation of the concepts of prescriptive individualized teaching. As an educational curriculum document it stipulates the curricular content Wisconsin's special educators believe appropriate for the educable retarded as we enter the seventh decade of the twentieth century. Usage and evaluation of this curriculum will determine its educational relevance, appropriateness and required modifications." (p.1)

The purposes of the Teachers' Handbook are to familiarize the teacher with the Curriculum and to guide the teacher in writing teaching units using the behavioral objective approach. The Handbook is presently being used in a Title VI-B Elementary and Secondary Education Act Project to implement the State Curriculum in Wisconsin schools.4

This resource guide represents the first in a series of guides using the format suggested in the Teachers' Handbook. For a discussion of this format, the reader is referred to Chapter II *Teaching Units* of the Handbook (pages 5–10). A description of the procedure employed in developing a resource guide for publication through the State EMR Curriculum Project can be found in Chapter III *Preparing Resource Guides* of the same Handbook (p.11–12).

The purpose of this resource guide is to provide a selection of teaching units related to Persisting Life Situation No.9 of the Curriculum, *Learning to Manage One's Money*. It is the intent of the guide to provide suggestions for teaching of skills and attitudes related to money management at appropriate levels. The specific instructional objectives of the units are an attempt to provide a measurable sequencing of these skills and attitudes within the framework of the State Curriculum. While these teaching units are offered as illustrations of approaches being employed, the guide is by no means exhaustive. The teaching units contained in this document should be viewed as prototypes for additional units rather than as complete measures of the curricular needs of the educable mentally retarded. Each unit can be used as a point of departure within the classroom and will perhaps require changes suitable to a particular locale, composition of the class and individual skills of the particular special class teacher. The bibliograpny of instructional materials related to this persisting life situation should provide additional sources for altering the techniques associated with the objectives of the teaching units.

Included on each teaching unit is a perforated evaluation column. When these units or parts of the unit are used in your class, please comment on the appropriateness, format, activities, etc. of the unit and send the detached evaluation to the following address.

Thomas Stockton, Consultant
EMR Curriculum Project
Department of Public Instruction
Division for Handicapped Children
126 Langdon Street
Madison, Wisconsin 53702

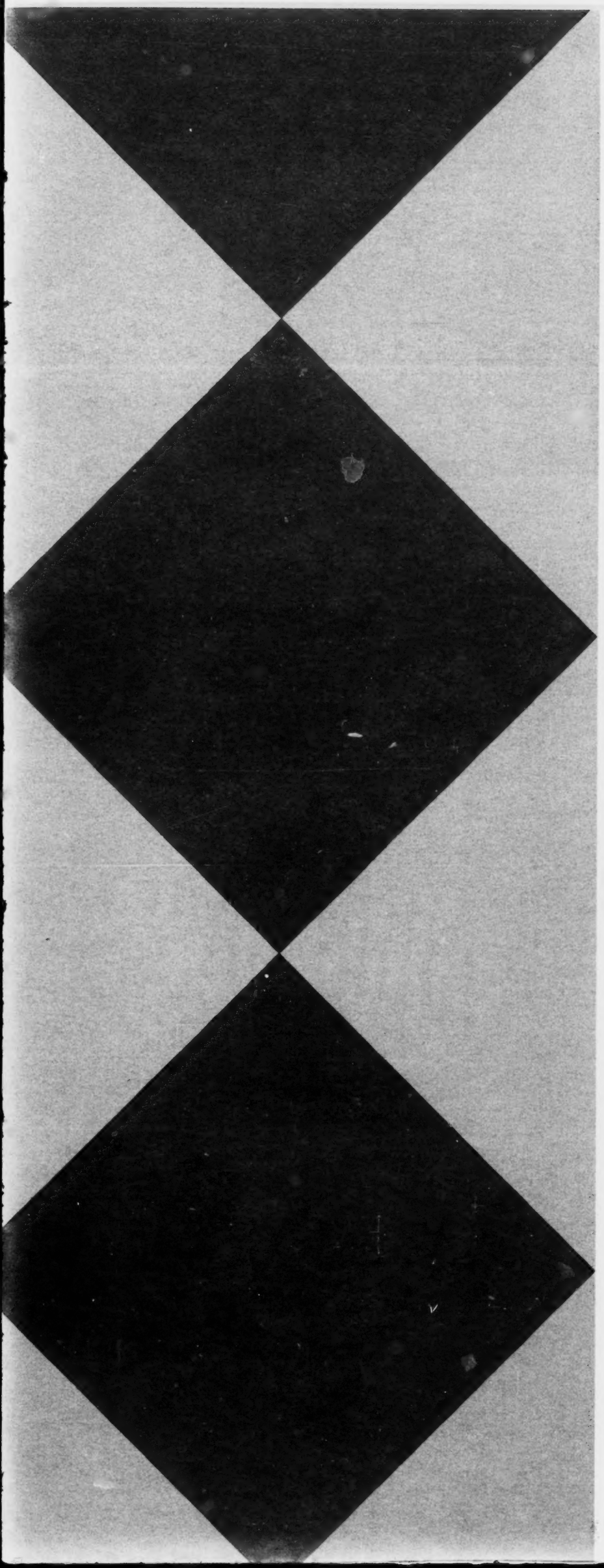
Comments regarding the usefulness of curricular materials are an asset to this project. Your cooperation will be appreciated. The distribution of additional resource materials will depend on your evaluation of these existing publications as well as your participation by submitting additional units to the above address.

1A complete listing of these publications is available from Publications Order Service, Wisconsin Department of Public Instruction, 126 Langdon Street, Madison, Wisconsin 53702.

2**A Persisting Life Needs Approach to a Curriculum for the Educable Mentally Retarded**, Bulletin No. 0–58, Division for Handicapped Children, Wisconsin Department of Public Instruction, Madison, Wisconsin. 1970 $2.00.

3**Teachers' Handbook for Implementation of the State Curriculum for Educable Mentally Retarded**, Bulletin No. 0–60. Division for Handicapped Children, Wisconsin Department of Public Instruction, Madison, Wisconsin. 1970 $.50.

4Further information regarding the organization and objectives of this project can be found in the following articles of the Division for Handicapped Children publication the **"Bureau" Memorandum**: K. Blessing. *A Needs Approach to Curriculum Development Involving Prescriptive Teaching*, Vol.XI, No.2, December 1969 and T. Stockton. *Same Song, Second Verse, Implementing the EMR Curriculum:Phase II*, Vol.XII, No.2, December 1970.



Primary Level

Teaching Units

A. Begins to become acquainted with the nature and value of money
   1. The purposes of money
      Uses of money — Goods and services..... 5
   2. Types and proportions of money
      Money and different combinations..... 6
      Adding money — Sets, plus sign, equal sign..... 9
      Adding money — Adding sets, cents..... 11

B. Begins to learn of those activities dealing with acquiring money
   1. Individual and family money activities
      Individual and family finances — Income.. 13
      Individual and family finances — Expenses..... 14
   2. Earning money
      Earning a living in the community — Identification of occupations..... 16
   3. The concepts and practices of unearned money
      Kinds of unearned money..... 17

C. Begins to direct thinking toward adult financial world
   1. Promotes understanding of values in spending money
      Needs and luxuries..... 18
   2. Investigating ways of saving money
      Individual savings..... 19
   3. Explores responsibilities and rewards of donating to charities, others, etc.
      Contributions within the community..... 20

PLS. No. 9 Learning to Manage One's Money LEVEL: Primary

OBJECTIVE: A. Begins to Become Acquainted with the Nature and Value of Money

AIM: 1. The Purposes of Money

CENTER OF INTEREST UNIT: Uses of Money

SUBUNIT: Goods and Services

Behavioral Objective	Activities	Annotated Resource Materials	Evaluation
1. The student can state five examples of the uses of money. 2. Given a series of pictures showing goods and services, the student can sort the pictures into a category of goods and a category of services.	Class suggests items for which money is spent. Teacher encourages discussion to include examples of services. Teacher explains that goods are products to be used or consumed by the purchaser and that services are work performed for the purchaser. Teacher shows slides of goods and services, identifying each type. Teacher divides students into two groups. One group brings pictures of goods from home; the other group brings pictures of services being performed. Students take turns showing their pictures. Each student explains why his picture is a good or service and class agrees or disagrees. These items are listed in two columns on the board.	Racine Slide Set, *Goods and Services* (total of 11 slides) available at local SEIMC. Old catalogs, newspapers, magazines	
3. The student can state orally two examples of goods and two examples of services.	Teacher asks class for additional goods and services not on the board. Teacher explains that community workers are examples of service personnel and shows pictures. School custodian and secretary visit the class and explain their service jobs.	Pictures of community workers.	
4. Given an example of a good and a local service, the student can state orally where he could purchase the good or the service.	Teacher leads discussion concerning local employers. Students discuss whether they provide goods or services. Teacher shows film on purchasing goods and services. Using the pictures brought by the students, students determine where the goods or services might be obtained locally.	Sample products and pictures or pamphlets of local services. *Mike and Steve Go to a Shopping Center,* Encyclopedia Britanica Films.	

PLS. No. 9 Learning to Manage One's Money LEVEL: Primary

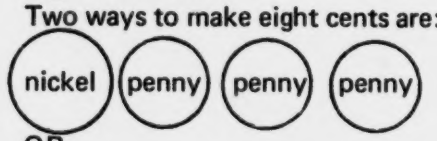
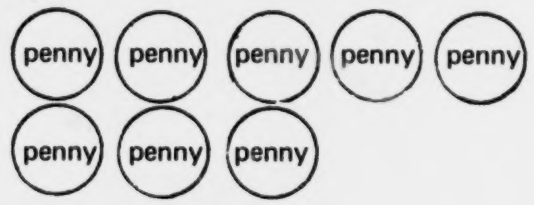
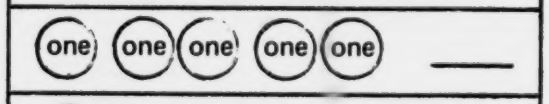
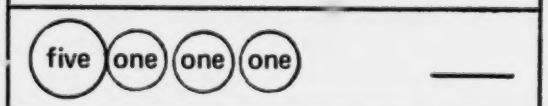
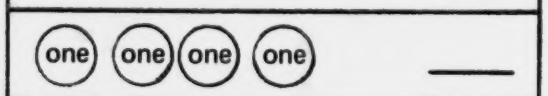
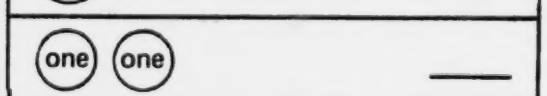
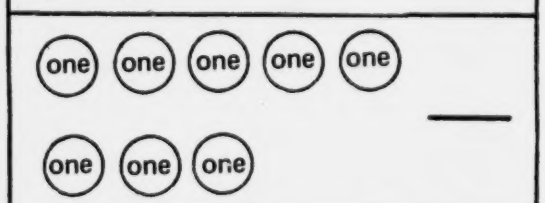
OBJECTIVE: A. Begins to Become Acquainted with the Nature and Value of Money

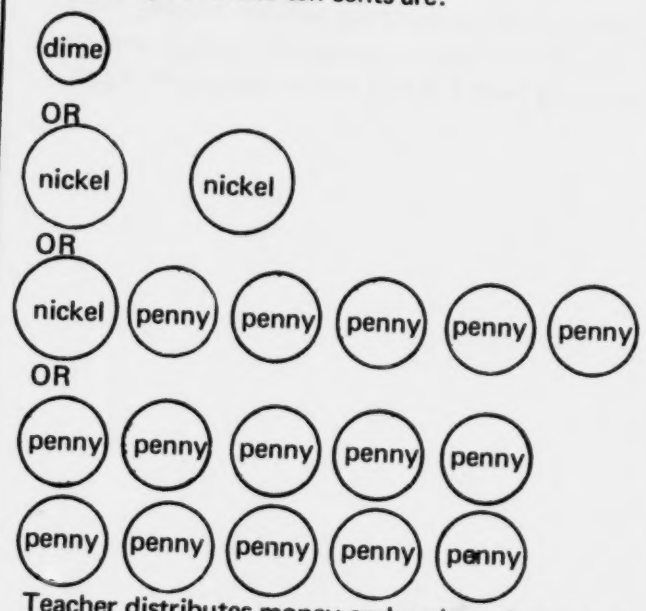
AIM: 2. Types and Proportions of Money

CENTER OF INTEREST UNIT: Money and Different Combinations

SUBUNIT:

Behavioral Objective	Activities	Annotated Resource Materials	Evaluation
1. Given an assortment of American coins, the student can cout out two different combinations for five cents.	Teacher presents a chart or slides to introduce different combinations for five cents, stressing the the idea that five cents can be made by counting out five pennies. Also stress that a nickel and five pennies are equal. Teacher gives each student a nickel and eight pennies. Students count out on their desks two ways to show five cents. Class counts how much extra money they have.	Eight pennies and one nickel for each student. Racine Slide Set, *Money and Different Combinations* (total of 71 slides) available at local SEIMC. Chart showing two combinations for five cents. Example: nickel or penny penny penny penny penny	
	Teacher gives each child a three by five card and a nickel and eight pennies. Each student covers the nickel and counts all pennies. Each student counts aloud as he combines the nickel and pennies to add to eight cents. Teacher stresses counting a nickel as five cents and each penny as one cent to reach the total of eight cents. Counting should be done as follows: five cents six cents seven cents eight cents. nickel penny penny penny	*"How Much Money"* (Variation C), Educational Service Inc., P.O. Box 219, Stevensville, Mich. 49127. p.57. Eight pennies and one nickel for each student. Three by five cards.	

Behavioral Objective	Activities	Annotated Resource Materials	Evaluation
	As a culminating activity, the teacher uses slides or a chart on different combinations to make eight cents. **Eight Cents Chart** Two ways to make eight cents are:  OR  Students work on teacher-prepared worksheets as a follow-up activity.	Racine Slide Set, *Money and Different Combinations* (total of 71 slides) available at local SEIMC. Provide the correct number and cents sign in the right hand column:     
3. Given an assortment of American coins, the student can count out four different combinations for ten cents.	Teacher uses slides or constructs a chart to introduce the four different combinations for making ten cents. Teacher displays the different combinations one at a time.	Racine Slide Set, *Money and Different Combinations* (total of 71 slides) available at local SEIMC.	P 9 A.2. Money and different combinations

Behavioral Objective	Activities	Annotated Resource Materials	Evaluation
4. The student can read a simple price tag and illustrates the cost of the item by selecting the correct teacher-made card showing combinations of coins.	**Ten Cents Chart** Four ways to make ten cents are:  Teacher distributes money and each student counts out the different combinations on his desk. Student reads price tag aloud and names the items on teacher-made pictures. Student searches through a pile of cards showing combinations of coins and holds up the card(s) showing the correct combination of coins to *buy* the item.	One dime, two nickels and ten pennies for each student. Teacher-made large pictures showing priced items. Cards showing combinations of coins some of which represent the correct amount for purchasing the pictured items.	

PLS No. 9 Learning to Manage One's Money LEVEL: Primary

OBJECTIVE: A. Begins to Become Acquainted with the Nature and Value of Money

AIM: 2. Types and Proportions of Money

CENTER OF INTEREST UNIT: Adding Money

SUBUNIT: Sets, Plus Sign, Equal Sign

Behavioral Objective	Activities	Annotated Resource Materials	Evaluation
1. Given a set of pennies, the student can write the numeral describing the total number of pennies in each set. 2. Given two sets of pennies the student can write the numeral describing the total number of pennies in the two sets combined.	Students tell how many pennies are in each set drawn on the board or on cards. Students complete worksheets using sets of pennies. Teacher draws two sets of circles on chalk board and explains that the student is to count all pennies as if they were together. Students count with the teacher and the teacher writes the final numeral on the board. Teacher explains that counting all pennies in two or more sets is called adding. Students complete teacher-made worksheets of exercises for adding pennies. Teacher refers to **Happy Way to Numbers** for additional exercises.	Teacher drawn cards. **Happy Way to Numbers.** NY:Holt, Rinehart, & Winston, Inc. pp.105-106.	
3. Given a problem of addition using two sets of pennies with the numerical answer, the student can supply the plus signs correctly. 4. The student can demonstrate an understanding of the equals sign by writing the sign between two identical groups of pennies.	Teacher draws two sets of pennies on chalkboard with numerical answer and explains the concept of the plus sign. Teacher puts examples on the board giving each child a chance to insert a plus sign. Students complete teachermade worksheet showing set of pennies in addition problems. Students put plus signs between sets. Teacher puts two pennies on the flannel board leaving a space between. Teacher explains that the two objects are the same and that the word *equals* means *the same*. Similarly, two identical objects equal two identical objects, etc. Teacher introduces the equal sign. Students complete worksheets on which they must provide the equal sign between sets of identical objects.		

Behavioral Objective	Activities	Annotated Resource Materials	Evaluation
5. Given a problem of addition, the student can supply the equal sign between a number of pennies and the numeral describing the number of objects with accuracy.	Teacher puts one object on the board with a numeral *one* next to it explaining to the class that both groups contain the same or equal amounts. Teacher given other examples using different objects and coins and various numbers including incorrect examples for class reaction. Students take turns coming up to chalkboard to write equal signs between numerals and objects using teacher examples. Incorrect examples are crossed out by the student.		

PLS No. 9 Learning to Manage One's Money LEVEL: Primary

OBJECTIVE: A Begins to Become Acquainted with the Nature and Value of Money

AIM: 2 Types and Proportions of Money

CENTER OF INTEREST UNIT: Adding Money

SUBUNIT: Adding Sets, Cents

Behavioral Objective	Activities	Annotated Resource Materials	Evaluation
1. Given a problem in addition using two groups of pennies with a plus sign between them and an equal sign after the two groups, the student can supply the correct numeral with 80% accuracy.	Teacher draws two groups of objects with a plus sign between them on the board and explains that they are as if they were altogether. Teacher adds an equal sign after the two groups and explains that this is an addition problem with all parts except the answer. Teacher draws several addition problems on the board and solves them with class. Students complete worksheets with similar examples.		
2. Given an addition problem using sets of pennies without the plus and equals signs student can supply the missing signs.	Teacher explains the need for and position of plus and equals signs. Students complete worksheets in which they must add plus and equals signs to complete addition equations.		
3. Given an addition problem using pennies, the student can write the problem in numerical form.	Teacher writes a problem on the board such as 00+000=5. Below is written ____+____=5. Teacher explains that the pennies can be substituted for a numeral and demonstrates. Students take turns supplying numerals for pennies. Teacher writes problems without the numerical answer and students complete entire problems Students complete worksheets which provide practice for both examples above.		
4. Given addition problems in equation form, the student writes the problems in column form for addition and supplies the answer.	Teacher explains column form for addition and demonstrates. Students take turns converting equations.	**Arithmetic Foundations, Level 11.** San Francisco: Wagner Publishing Co. pp.42,44,47,49,50,53,55,58,60,61,64, 66, 67,	

Behavioral Objective	Activities	Annotated Resource Materials	Evaluation
	Teacher demonstrates obtaining the answer. Students solve column addition problems using counters if necessary.	Universal Practice Worksheets.Group 1. Ditto work. pp.10,14,19,27. **Plus.** Educational Services Inc., P.O.Box 219, Stevensville, Michigan, 49127. pp. 67-122.	
5. Given an addition problem with cent signs, the student can write the correct answer.	Teacher explains problems are the same as before except that the cents sign is present. Teacher demonstrates addition emphasizing the cents sign in the answer. Students practice adding cents. Teacher supplies pennies with equation and column types of addition to reinforce addition process.		

NOTE: A similar procedure can be used for subtraction.

PLS No. 9 Learning to Manage One's Money LEVEL: Primary

OBJECTIVE: B. Begins to Learn of Those Activities Dealing with Acquiring Money

AIM: 1. Individual and Family Money Activities

CENTER OF INTEREST UNIT: Individual and Family Finances

SUBUNIT: Income

Behavioral Objective	Activities	Annotated Resource Materials	Evaluation
1. The student can tell one fact about the employment for the main wage-earner of his family.	Role-play-the student acts out some aspect of the employment of the main wage earner in his family. If some students can't seem to do this because of lack of knowledge, teacher checks school records for some clues. Classmates may also be able to contribute information. Students and teacher find pictures showing adults at work, preferably including some of the activities done by the student's parents. The teacher displays these on bulletin board properly labeled. Teacher shows filmstrip or film on various jobs. The teacher invites a parent of a class student to come to school and tell the class about his job. The students draw a picture of their parents working at their jobs or around the home.	Rosetti, Georgina. "What Does the Bee Do?" **Time for Poetry**. p.17. Fyleman, Rose. "Mrs. Brown". **Time for Poetry**. p.284. "The Ant and the Grasshopper". **Time for Fairy Tales**. p.224.	
2. The student can identify at least one way in which he could earn money.	Students make a list of ways in which they can earn money. Role-play - Each student acts out a job which he does at home while the class tries to guess the activity. Teacher shows film on boy earning money through various odd jobs.	Beim, Jerrold. **Shoeshine Boy**. New York:William Morrow and Co. 1954. *Blue Dashiki,* Encyclopedia Britanica Films.	

PLS. No. 9 Learning to Manage One's Money LEVEL: Primary

OBJECTIVE: B. Begins to Learn of Those Activities Dealing with Acquiring Money

AIM: 1 Individual and Family Money Activities

CENTER OF INTEREST UNIT: Individual and Family Finances

SUBUNIT: Expenses

Behavioral Objective	Activities	Annotated Resource Materials	Evaluation
1. The student can list a minimum of three necessary family expenses.	Teacher reads poems or stories to class concerning expenses. Teacher uses newspaper ads to lead class discussion of family expenses such as food, clothing, etc. Teacher displays real estate ads and explains that houses cost money. Teacher emphasizes that whether houses are owned or rented, they both require money and upkeep. Teacher asks students to tell of what repairs or improvements might have been made in the upkeep of their house.	**The How and Why Library.** Childcraft. Vol.1. Edelman, Katherine. "Saturday Shopping". p.132. "To Market, To Market". p.32. Robinson, Tom. "Shoes". p.138. Wolfe, Freida. "Choosing Shoes". p.139. Bacmeister, Rhonda W. "Galoshes". p.138. "Simple Simon". p.40, 1st 2 verses. Allen, Marie Louise. "The Mitten Song". p.140.	
2. Given a list of three different kind of stores, the student can tell at least one item which could be purchased in each store.	Teacher divides students into groups to draw items of clothing, food, furniture. The teacher posts these drawings on bulletin board. The students post a realistic price on each item using catalogs and newspaper ads as references. Teacher shows Racine Slides on "Three Kind of Stores". Students discuss where items pictured can be purchased - hardware, clothing, or food store. The class discusses in what kind of stores you can buy the items they have drawn. With play money, the children "purchase" an item. If a child doesn't have the exact change, the teacher should ask him if he has enough money to buy the item. Teacher or an advanced student gives change, counting out loud. Teacher shows class magazine pictures of stores. The class identifies the kind of store shown and items they can buy there.	Racine Slide Set, *Three Kind of Stores* (total of 13 slides) available at local SEIMC.	

Behavioral Objective	Activities	Annotated Resource Materials	Evaluation
	Teacher shows class a film on shopping at various stores.	*Arithmetic in the Food Stores,* Coronet Films. *Mike and Steve Go to a Shopping Center,* Encyclopedia Britanica Films.	
3. The student can tell at least one way in which he spends money at school.	The class lists school expenses on the board. If supplies are sold to the students at school, the teacher arranges for this to be done in the room. The students elect a different person each week to be in charge of selling the items and making change (with the teacher's help).		
4. Given an expense which has been discussed in class, the student can tell if it is a home or school expense.	Students suggest expenses for a list. Class decides if expenses are school or home.		

PLS No. 9 Learning to Manage One's Money LEVEL: Primary

OBJECTIVE: B. Begins to Learn of Those Activities Dealing with Acquiring Money

AIM: 2. Earning Money

CENTER OF INTEREST UNIT: Earning a Living in the Community

SUBUNIT: Identification of Occupations

Behavioral Objective	Activities	Annotated Resource Materials	Evaluation
1. Given four pictures of community workers, the student can identify at least two by the common title of job.	Teacher displays pictures or filmstrip of community workers and leads class discussion about their jobs. Students provide names to label the pictures. In a sand box or on the table the teacher builds a replica of the child's community including stores, school, church, home, neighboring houses. This can be done with any objects available or the students can draw pictures of these buildings and use them. The students name community workers or types of jobs associated with the different buildings. The teacher starts a list of jobs on the chalkboard. Each child volunteers the title of his parent's job. Then other community workers and other local area workers are listed. The teacher and students illustrate this list with magazine pictures.	McGinley, Phyllis. "P's the Proud Policeman" p.191. Fyleman, Rose. "My Policeman" p.191. Fyleman, Rose. "The Dentist" p.193. Fisher, Aileen. "I'll Be a Baker" p.159. Aldis, Dorothy. "Like Me" p.190. Field, Rachel. "The Ice Cream Man" p.192. Chaffee, Eleanor A. "The Cobbler" p.193. **The How and Why Library. Childcraft.** Vol.1. Baruch, Dorothy. "Automobile Mechanics" p.6. Richards, Laura E. "The Postman" p.22. **Time for Poetry.** Revised Ed. No.81-151 Community Helpers Playskool Puzzles: School Teacher, Baker, Policeman, Nurse, Postman, Waitress, Community Workers and Helpers poster cards (15), Community Helpers Posters, Farmer, Fireman, Doctor, Milkman, Grocer, Patrolwoman. Eau Claire Book and Stationery Co., Wisconsin School Services, 320 S. Barstow St., Eau Claire, Wi. 54701.	
2. Given eight pictures showing various types of workers, the student can state the job title of at least four.			

PLS No. 9 Learning to Manage One's Money LEVEL: Primary

OBJECTIVE: B. Begins to Learn of Those Activities Dealing with Acquiring Money

AIM: 3. The Concepts and Practices of Unearned Money

CENTER OF INTEREST UNIT: Kinds of Unearned Money

SUBUNIT:

Behavioral Objective	Activities	Annotated Resource Materials	Evaluation
1. The student can name at least one way in which he might get money without working for it.	Teacher reads the class stories using idea of unearned money. Class discusses the terms *earned* and *unearned*. The students tell if any of them have gotten money or items for which they didn't work. Teacher brings out the idea of gifts, allowances and finding money. During class discussion, the teacher lists on the board reasons for receiving or giving gifts, e.g., Christmas, birthdays, Mother's and Father's Day, Religious occasions.	Flack, Marjorie. "Ask Mr. Bear". **Time for Fairy Tales.** pp.279-281. "Mother Holle". **Time for Fairy Tales.** pp.39-40. Grimm, Jakob and Wilhelm Grimm. "The Shoemaker and the Elves". **Childcraft: The How and Why Library.** Vol.2. pp.87-89. Greek Legend (adapted from). "The Touch of Midas". **Childcraft: The How and Why Library.** Vol.2. pp.272-275. Mansfield, Katherine. "Little Brother's Secret". **Time for Poetry.** p.12.	
2. The student can describe in his own words, what to do if he finds money.	Teacher rereads "Mr. Vinegar" or any story in which money is found. Teacher asks if this money was earned. The class discusses what should be done when money is found. These ideas should be included: 1. Inform parents or authorities. 2. Place money in official hands. 3. Child can claim the money if the owner does not after a reasonable period of time. Teacher lists the steps developed by the class into a chart story.	"Mr. Vinegar". **Time for Fairy Tales.** pp.17-19.	

PLS. No. 9 Learning to Manage One's Money LEVEL: Primary

OBJECTIVE: C. Begins to Direct Thinking Toward Adult Financial World

AIM: 1. Promotes Understanding of Values in Spending or Giving Money

CENTER OF INTEREST UNIT: Needs and Luxuries

SUBUNIT:

Behavioral Objective	Activities	Annotated Resource Materials	Evaluation
1. The student can state orally five personal items for which his parents pay money. 2. The student can differentiate between *needs* and *luxuries* in pictures supplied by the teacher.	Teacher lists on board items from class discussion typical of expenditures parents make for their children. Teacher discusses the difference between *needs* and *luxuries.* Students take turns classifying *needs* and *luxuries* using the list from the first activity. Students make their own list of *needs* and *luxuries* using pictures from magazines and catalogs.		

PLS No. 9 Learning to Manage One's Money LEVEL: Primary

OBJECTIVE: C. Begins to Direct Thinking Toward Adult Financial World

AIM: 2 Investigates Ways of Saving Money

CENTER OF INTEREST UNIT: Individual Savings

SUBUNIT:

Behavioral Objective	Activities	Annotated Resource Materials	Evaluation
1. Given a specific purpose for saving money such as field trip, school contribution, gift exchange or school supplies the student can demonstrate the ability to save money by saving enough for the purpose. 2. The student can name at least two ways of saving money.	The teacher reads a story or shows a film about children saving money. The teacher brings a piggy bank to school for the students to examine. Class discusses its uses. Each student tells of one item he would like but doesn't have enough money to buy. Each student draws a picture of himself putting money in his own piggy bank. Teacher leads a discussion of how the family could save if they wanted to make a large purchase. Students may wish to contribute ideas from their personal family experience. Class discusses if a piggy bank is an appropriate method of saving large amounts of money. Teacher points out that saving money in an old sock, etc. is an inappropriate way of saving safely. Teacher asks children if it is safe to keep large amounts of money at home. Class discusses safer locations for large amounts of money, e.g. bank savings account, Christmas club. Teacher shows class a Savings Bond if possible and explains this as another way of saving money. Teacher shows class a film on saving money. Class takes a field trip to a bank if possible.	Liang, Yen. **The Pot Bank.** Lippencott, 1956. *Blue Dashiki.* Encyclopedia Britanica Films. *Money in the Bank.* Churchill Films.	

PLS. No. 9 Learning to Manage One's Money LEVEL: Primary

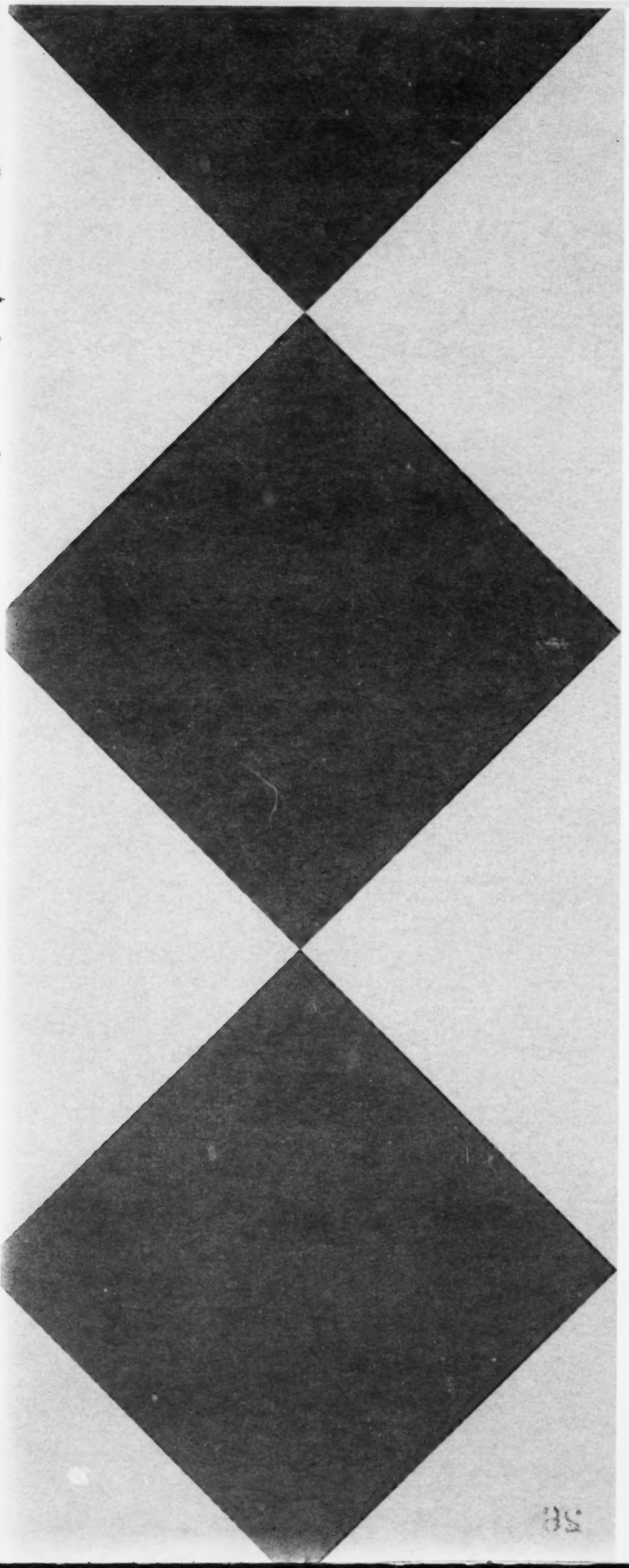
OBJECTIVE: C. Begins to Direct Thinking Toward Adult Financial World

AIM: 3 Explores Responsibilities and Rewards of Donating to Charities, Others, Etc.

CENTER OF INTEREST UNIT: Contributions within the Community

SUBUNIT:

Behavioral Objective	Activities	Annotated Resource Materials	Evaluation
1. The student can name one way in which a family contributes to the community.	Teacher discusses dues of a parents group such as P.T.A. Teacher shows students a Junior Red Cross magazine and students read brief items from it. Class discusses activities which could be done: placemats for ill people, gifts for sick people. Teacher leads class discussion about adult contributions to the community in perhaps explaining the participation of the P.T.A., Red Cross, Goodwill Industries contributions, donations to United Givers, United Fund or specific charities. Class discusses agencies which collect money in the school. Teacher explains that contributions to a community can be in the form of services and suggests possibilities such as cleaning the park or boulevard, making things, etc. Students decide whether they wish to save and donate money to an agency or whether they wish to perform a service.	P.T.A. magazine United Fund or United Givers literature	
2. The student can name one way in which he can contribute to the community.			



Intermediate Level Teaching Units

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PLS No. 9 Learning to Manage One's Money LEVEL: Intermediate

OBJECTIVE: A. Develops Knowledge about the Nature and Value of Money

AIM: 1 The History of Money

CENTER OF INTEREST UNIT: Origins of Money

SUBUNIT:

Behavioral Objective	Activities	Annotated Resource Materials	Evaluation
1. Given a list of T-F statements about the barter system, the student will correctly mark the statements true or false.	Role playing of barter system by class using items brought from home. Class discussion of difficulties encountered in trading. Students suggest popular items for trade in their school and in the wider community. Some of these could be displayed on the bulletin board. Discussion-What makes above items valuable to more than one person? What problems do trade items pose in a barter system? (size, weight, indivisibility, no standardized exchange rate, time involved in each trade, negotiating a rate of exchange) What improvements can the students suggest for the trade system?	Solveg, Paulson Russell. **From Barter to Gold.** Chicago, 1961. Barr, Jene. **What Can Money Do?** Chicago:Albert Whitman and Co.,1967.. Georgrady, Nicolas P. and Louis G. Romano. **Know About Money.** Milwaukee:Independent Pub. Co. Elkin, Banjamin. **True Book of Money.** Chicago: Children's Press, 1960.	
2. The student can name orally at least two articles which have been used for money in the past.	Teacher reads poetry selection. Teacher shows class a film on the history of money. Teacher gives lecture on the history of money with emphasis on U.S. money. Teacher shows class pictures of early forms of money using overhead projector. Teacher shows class a film on the history of money. Class makes a bulletin board of things that could be used for money.	Francoise. **Jeanne-Marie Counts Her Sheep.** New York: Charles Scribner's Sons, 1951. *How and Why,* **Childcraft.** Vol. 7 1970 ed., pp.221-239. *Money and its Uses,* Encyclopedia Britanica Films. *Story of Our Money,* Coronet Films. Rue, Flora C. **From Barter to Money.** Evanston, Ill.: Row Peterson and Co. 1941. **Childcraft.** 1970 ed. Vol.7, pp.238-239. *Story of Our Money,* Coronet Films. *Money and its Uses,* Encyclopedia Britanica Films.	

Behavioral Objective	Activities	Annotated Resource Materials	Evaluation
3. The student can identify two kinds of money used in colonial America.	Teacher discusses some early forms of money such as Indian Wampum, British shilling and pence and Spanish Coins. Students draw pictures of early coins in their notebook from pictures supplied by the teacher.		
4. The student can list orally at least one reason why paper money is accepted as a unit of value.	Teacher points out the necessity of a basic monetary system based upon difficulties of barter system. Class discusses why money has value. Everyone has agreed to accept it— issued by government. and backed by gold reserves.		
5. Given a list of ten vocabulary words, the student will correctly use the words in class discussion.	Teacher writes the following vocabulary words on the chalkboard: trade, swap, fair, money, cents, barter, lend, coins, bank, earn. Students copy words in notebook and write definitions from dictionary.		

PLS No. 9 Learning to Manage One's Money LEVEL: Intermediate

OBJECTIVE: A. Develops Knowledge About the Nature and Value of Money

AIM: 2 Develops an Understanding of the Purposes of Money

CENTER OF INTEREST UNIT: U.S. Money System

SUBUNIT: Money as a Medium of Exchange

Behavioral Objective	Activities	Annotated Resource Materials	Evaluation
1. Given a circle diagram with at least eight points of interaction, the student can orally explain a plausible imaginary trip which a dollar might take as a means of exchange.	The teacher leads class discussion of a journey taken by a dollar. First step shows how the individual earned the dollar. Next step shows how he spent the dollar. The following steps show how the dollar moves through eight steps until it goes to the bank.	*Money and its Uses.* Encyclopedia Britanica Films. *What is Money.* Coronet Films. Beim, Jerrold. **Shoeshine Boy.** N.Y.: William Morrow & Co. 1954. Rossmando, Frederic and others. **Spending Money.** N.Y.: Franklin Watts Inc. 1967.	
2. Given a list of goods and services discussed in class, the student can differentiate at least ten of these as *goods* or *services.*	The class makes a list of things you can exchange for money. Class discusses and decides on definitions for terms *goods* and *services*. Class divides list of things one can exchange for money under the headings *goods* and *services.* Teacher writes a composite list on the board. Class may copy it for notebook. Play a spelldown type game with two teams. Student draws a card with a product or service written on it. Student reads and tells whether it is a product or a service. If he fails the side doesn't get a score. The side with the highest score wins. Teacher shows film on purchasing goods and services.	*Mike and Steve Go to a Shopping Center.* Encyclopedia Britanica Films.	

PLS. No. 9 Learning to Manage One's Money LEVEL: Intermediate

OBJECTIVE: A. Develops Knowledge about the Nature and Value of Money

AIM: 2. Develops an Understanding of the Purposes of Money

CENTER OF INTEREST UNIT: U.S. Money System

SUBUNIT: Gold Standard System

Behavioral Objective	Activities	Annotated Resource Materials	Evaluation
1. Given a list of true-false statements about the gold standard system, the student correctly marks each statement as true or false.	The teacher or a selected student writes for pamphlets on the gold standard to Fort Knox, the U.S. Treasury Department or the Federal Reserve. Teacher leads discussion of the gold standard and brings out these basic points: The monetary standard for the U.S. at the present time is gold. The government's supply of gold limits the amount of money it can issue. The Federal Reserve System is a bank system supervised by the government through a board of governors appointed by the president. The Federal Reserve cannot issue paper money notes totaling more than four times the gold certificates it holds. It's the people's trust in their government which keeps the money used for exchange valuable. Students copy these points in their notebook on money. Class discussion might include these questions: What makes paper money have value? Why can't we as individuals print money? What metal backs our country's paper money? Why is gold a good thing to back our money? Where does gold come from? What other things might be used to back our money?	U.S. Treasury Dept., Fort Knox, Kentucky	

PLS. No. 9 Learning to Manage One's Money LEVEL: Intermediate

OBJECTIVE: A. Develops Knowledge about the Nature and Value of Money

AIM: 3. Recognizes Types and Proportions of Money

CENTER OF INTEREST UNIT: Currency

SUBUNIT: American Currency

Behavioral Objective	Activities	Annotated Resource Materials	Evaluation
1. Given pictures of actual U.S. coins and paper money, the student can orally and in writing, identify the paper from the coin money and their individual values.	Using transparencies or duplicated sheets showing present U.S. coins and paper money, the teacher asks the students to point out physical differences among the types of money. Using commercially-made or teacher-made work-sheets, the student does math exercises to reinforce his recognition of coins. If school policy permits, the class holds a sale in the school or classroom (bakery, candy, toys) to pro-mote actual handling of coins. Stress coin equivalents (one quarter, two dimes and one nickel) Using worksheets set up in three columns (names of coins, representative drawing of coins and blank circles of appropriate sizes), the student can draw lines correctly connecting the three representatives of the same coin. The teacher gives each child an amount of money (a quarter or 2 dimes and a nickel, etc.) and the students compare who has more, who has less, who has the same? Teacher shows pictures of paper money on overhead projector (**World Book**, page 596, Vol.13) and points out whose picture and which design is on each bill. These bills are printed by the U.S. Bureau of Engraving and Printing.	**Arithmetic Handy Pak.** Dinuba, Calif: Fern Tripp Pub. **U.S. Money.** Elizabethtown,Pa.: Continental Press. Barr, Jene. **What Can Money Do?.** Chicago:Albert Whitman & Co. **World Book.** "Minting Coins". **The Story of Money.** Unit Study Books. N.Y.:Educational Press. **U.S. Money.** Levels I&II. (Complete Book-Liquid Duplication). Continental Press. $3.50. Elkin, Benjamin. **True Book of Money.** Chicago: Children's Press, 1960. Play Money Games– Pay The Cashier **Arithmetic Books, Greater Cleveland Mathematics Program Book 3.** Chicago: Science Research Associates, Inc. 1964. pp.264-270. Cooke, David C. **How Money Is Made.** New York:Dodd, Mead & Co., 1962. Reinfeld, Fred. **The Story of Paper Money.** N.Y.:Sterling Publishing Co., 1951.	
2. Given a set of coins and paper money, the student can match each coin with other coins of equivalent value.	Coin Equivalents Game – The students are divided into teams and are given play money or pictures of money. The teacher writes on the board or shows a card with amounts such as 31 cents or 18 cents. To win a team must be the first to show the teacher the correct coin equivalent.	Kahn, Charles H. and J. Bradley Hanna. **Money Makes Sense.** Palo Alto, Calif: Pacemaker Books, Fearon Pub. 1960. **Mathematics in Living**-Book 1. Boulder, Colo.:Pruitt Press, Inc.	

Behavioral Objective	Activities	Annotated Resource Materials	Evaluation
3. Given pictures of checks and paper money, the student can orally describe the differences between them.	Using commercially made or teacher-made worksheets, the student does math exercises stressing coin equivalents. For example: OOO=36¢ fill in coin value in appropriate circle so that the equation is true. Teacher obtains sample checks which are clearly stamped *VOID* or *SAMPLE* from a local bank. Students examine play money (or pictures of paper money) and checks. Teacher points out physical differences. Game- The students divide into teams and are given a mixed pile of play money and sample checks. During a time limit, each team separates the material into a pile of checks and a pile of play money.		

PLS No. 9 Learning to Manage One's Money LEVEL: Intermediate

OBJECTIVE: A. Develops Knowledge about the Nature and Value of Money

AIM: 3. Recognizes Types and Proportions of Money

CENTER OF INTEREST UNIT: Currency

SUBUNIT: Foreign Currency

Behavioral Objective	Activities	Annotated Resource Materials	Evaluation
1. Given pictures of U.S. currency and foreign currency, the student can separate the two types.	Teacher prints on the board the following list of countries and the names of their money: Italy—lire; Mexico—peso, centavo; Japan—yen; England—pound, shilling, sixpence; Sweden—krona kronor; Russia—ruble; France—franc; Panama—balboas; Peru—sol; Germany—mark. Teacher pronounces each set of names and the students practice saying the names. Teacher provides pictures of these types of money for the students to examine for physical differences and to compare with U.S. money. Teacher reads a poem about money.	Hine, Al and John Alcorn. **Money Round the World.** New York: Harcourt Brace & World Inc. 1963. "Can You?" **Childcraft.** Vol.7. p.236.	
2. The student states orally the name of the metal on which most foreign countries base their currency.	Teacher leads review of a previous class discussion about the gold standard system. Teacher points out that the majority of countries base their money on the metal gold.		

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PLS. No. 9 Learning to Manage One's Money LEVEL: Intermediate

OBJECTIVE: B. Develops Knowledge of Activities Dealing With Acquiring Money

AIM: 1. The Roles of the Individual and His Family

CENTER OF INTEREST UNIT: Individual and Family Money

SUBUNIT: Source of Family Income

Behavioral Objective	Activities	Annotated Resource Materials	Evaluation
1. The student can state orally three main sources of earned income and at least three sources of supplementary family incomes.	Class discusses and lists on black board sources of earned family income. Possible answers are: Father's employment Mother's employment Sibling's employment ADC-Aid to Dependent Children Social Security Teacher shows film on family employment. Class discusses and lists on blackboard possible sources of supplementary family incomes. Possible answers are: Savings Bonds - U.S. Savings interest Bonuses - work Allowances - earned Services in lieu of wages Selling property Rent from other property Stocks Roomers Extra Job Students copy these lists and necessary notes to explain each in their notebooks.	Barr, Jene. **What Can Money Do?** Chicago: Albert Whitman & Co. 1967. Pamphlets from the Federal Government on the several welfare programs. and social security. *Father's Work, Mothers Work Too, They Need Me,* Churchill Films. Spitze, Hazel Taylor and Patricia H. Rotz. **Where Does the Money Go?** Austin,T.: Steck-Vaugh Co., 1969. Rossomando, Federic, Florence Leventhal and Marilyn Szymaszek. **Earning Money.** New York,N.Y.: Franklin Watts, Inc, 1967.	
2. Given pictures of work activities, the student can recognize and name at least five job activities each for men, women and children.	Class discusses and makes a list of job opportunities for men, women and children. Students find magazine or book pictures to illustrate these jobs. Roleplaying-Students act out various jobs of men, women and children. Each student draws a picture of one of each of the following: a job for a man, a job for a woman and a job for a child.	John Martin Knoll, "Father Works for the Family" and "Helping Mother and and the Family."	

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Behavioral Objective	Activities	Annotated Resource Materials	Evaluation
	Teacher shows class a film on various types of jobs.	*Why Fathers Work,* Encyclopedia Britanica Films.	
3. The student can name three social agencies which aid families who are unable to work.	Class discusses and justifies the availability of unearned income from Social Organizations, ADC, Welfare and Social Security.	"What People Do". **Childcraft.** Vol.10, Talk by School Social Worker concerning social agencies.	
4. Given the class list of the supplementary income sources, the student can explain one of them to the class.	Class discusses details of supplementary income listed earlier.		
5. The student can list two advantages and one disadvantage of receiving a fixed allowance.	Class discusses allowances using student experiences. Teacher conducts a room survey to see how many students get an allowance. Debate teams formed: (1)team for allowances vs. (2)team for getting money from parents as needed. Debate topic-how much money students should receive from parent; should money be given as an allowance or when student needs it. Teacher conducts a secret ballot to find preference for amount of allowance. Class discusses advantages and disadvantages of allowances and getting money as you need it. Class discusses budgeting value of receiving set allowance. Role-playing of student and parent roles in discussing the amount of an allowance.	Bartlett, M.F. **Joy Money** (Teacher Resource). N.Y.: Duell, Sloan and Pearce. 1965.	
6. The student can spell at least eight of the ten words correctly.	Spelling list-words are closely related to the units. (social security, welfare, bonus, rent, income, employment, stocks, supplementary, allowance, activity) Class holds spelling bee.		

PLS. No. 9 Learning to Manage One's Money LEVEL: Intermediate

OBJECTIVE: B. Develops Knowledge of Activities Dealing With Acquiring Money

AIM: 2 Widens Understanding of Experiences Dealing with Earning Money

CENTER OF INTEREST UNIT: The Ways People Earn Money

SUBUNIT: Jobs

Behavioral Objective	Activities	Annotated Resource Materials	Evaluation
1. The student can state orally three jobs in each area, the school, the home, and outside the home that he would be able to do.	The class lists those jobs children can do. jobs in school jobs in the home jobs outside of the home e.g., washing car, baby sitting, cutting grass, dog walking, housework helpers, errands, shopping, paper route, shoveling snow.	Knoll, John Martin. "Our Jobs in School". Beim, Jerrold. **Shoeshine Boy.** New York: William Morrow & Co. 1954. **Time for Poetry.** p.339. **A Potpourri of Ideas for Teachers of the Mentally Retarded.** Vol.II, Bulletin No. 15, *The Practical Arts.* Madison, Wisc: Bureau for Handicapped Children, Dept. of Public Instruction, 1962. *Baby-sitting,* Guidance Associates. Pleasantville, N.Y.: Harcourt, Brace & World. *Blue Dashiki,* Encyclopedia Britanica Films.	
2. The student will be able to answer correctly 80% of ten T-F questions concerning the difference between wages and salary.	Teacher shows film on boy earning money through various jobs. Class discusses wages and salary. Teacher writes 1. definition of wages-money paid employee for work done by the hour or by piece. 2. definition of salary-fixed amount of money paid employee for certain services with the emphasis on performance and not time on the job.	Hine, Al and John Alcorn. **Money Round the World.** Pleasantville, N.Y.: Harcourt, Brace & World, 1963. Games—*The Money Game, Buy and Sell.*	
3. Given simple problems, the student computes earnings by the hour by either addition or multiplication with 75% accuracy.	The teacher demonstrates how to compute hourly wages by number of hours worked. Example-2 hrs. for $.50.		
4. Given a dictated test of the 20 words, the student spells at least 15 of them correctly.	Suggested vocabulary list: job, wages, rate, labor, hours, clean, pay food, money, paid, salary, school, home, polite, neat, work, nickel, dime, quarter, coin. Game—students practice spelling in a class spelling bee.		

PLS: No. 9 Learning to Manage One's Money LEVEL: Intermediate

OBJECTIVE: B. Develops Knowledge of Activities Dealing With Acquiring Money

AIM: 2. Widens Understanding of Experiences Dealing With Earning Money

CENTER OF INTEREST UNIT: The Ways People Earn Money

SUBUNIT: Classification of Jobs by Skill

Behavioral Objective	Activities	Annotated Resource Materials	Evaluation
1. The student can list four jobs in the job category *unskilled.*	Teacher leads discussion of the differences between four categories: *Professional:* college trained *Skilled:* trade school trained *Semi-skilled:* on-the-job training *Unskilled:* no formal training Class lists unskilled jobs on the board. Students find pictures in magazines to show unskilled occupations. (save pictures for later activity) Students write a few paragraphs about two unskilled jobs that interest them (duties , pay). Pantomime—Students guess what job (unskilled) is being portrayed by fellow students. Students match their list of unskilled jobs to local places of employment. Teacher makes a master list from all four categories of work and the students label the unskilled jobs.	*Fathers Work.* Churchill Films. Radlauer, Ruth Shaw. **About Fathers at Work.** Los Angeles: Melmont Pub. Inc. Reese, Thelma Kier and Thomas J. Turell. **Basic Social Studies-2.** Evanston, Ill: Row Peterson and Co. 1960. *What People Do.* **Childcraft.** Vol.10, 1970 Arbuthrot, May Hill. **Time For Poetry.** Chicago: Scott, Foresman Co. 1951. pp. 6, 22, 26, 27, 28, 29, 37.	
2. The student can list four jobs in the job category *semi-skilled.*	Teacher gives a slide or picture presentation of semi-skilled work. Class discusses and defines *semi* (means *part*). Students add prefix *semi* to as many words as possible and discuss the derived meaning, e.g., semiannual, semi-weekly, semi-sweet, semi-final, semi-darkness, semi-conscious, semi-circle, semi-automatic. Students compile a list of semi-skilled occupations. Students illustrate semi-skilled jobs by drawings or cut-out magazine pictures.	Magazines	

Behavioral Objective	Activities	Annotated Resource Materials	Evaluation
	Teacher leads discussion of *on-the-job training.*		
	Students look through newspaper want ads to find jobs with on-the-job training.	Local newspapers	
	Each student prepares and gives an oral report on one semi-skilled job: how much on-the-job training, pay, responsibilities, qualifications needed.	School library resources. Employment agency lists of jobs. SRA Career Kits.	
	Using master list of all four kinds of jobs, students label those classified as semi-skilled.		
3. The student can list four jobs in the job category *skilled.*	Teacher gives slide or picture presentation of examples of *skilled* jobs.		
	Teacher leads class discussion on trade school training and requirements for skilled jobs.	Trade school catalogs: Textbooks from trade schools.	
	A speaker from a local trade school explains difficulty of requirements and need for requirements.		
	Students compile a list of local trade schools from the local telephone directory.	Local telephone directory.	
	Students make a list of skilled jobs.		
	Using master list of all four kinds of jobs, students choose those of skilled type.		
4. The student can list four jobs in the job category *professional.*	Teacher gives a slide or picture presentation on *professional* jobs.		
	Teacher leads class discussion of the requirement of college training for professional positions.		
	Students make a list of professional jobs.		
	Students cut out magazine pictures of professionals to illustrate their list of jobs.		
	Using master list of all four kinds of jobs, students choose those of professional type.		
	Students work crossword puzzles on occupations.	Ideal Crossword Puzzles—Occupations.	

PLS No. 9 Learning to Manage One's Money LEVEL: Intermediate

OBJECTIVE: B Develops Knowledge of Activities Dealing with Acquiring Money

AIM: 2 Widens Understanding of Experiences Dealing with Earning Money

CENTER OF INTEREST UNIT: The Ways People Earn Money

SUBUNIT: Interest, Investments and Property Income

Behavioral Objective	Activities	Annotated Resource Materials	Evaluation
1. The student can orally define the term *interest* with reference to using money.	Teacher leads class discussion on ways people earn money besides jobs, e.g., interest, investments, property income. Discussion questions: Where can you put money so that it will work for you? (bank, savings and loan institution and credit union) Why won't saving money in piggy bank earn money for a person? Teacher asks for explanation of the phrase "money makes money." Teacher emphasizes concept that money earned on deposits in money institutions is called interest. Interest is a very small amount paid on the amount deposited for the use of that money. Banks pay depositors interest because they use the money they are holding. An individual pays interest for the use of the lender's money in addition to repaying the amount borrowed (the principle).	*Fred Meets a Bank,* Coronet Films. *Money in the Bank and out,* Churchill Films. Elkins, Benjamin. **The True Book of Money.** Chicago: Children's Press, 1960. Georgiady, Nickolas P. and Louis G. Ramano. **Know About Banks.** Milwaukee: Independent Publishing Co. 1966.	
2. The student can state orally ten examples of an investment.	Teacher displays a newspaper with a stock market report and explains this manner of investment briefly. A person can buy a small part of ownership in a large industry or company. He is paid interest on his investment while his money is being used. If the company makes a profit, the value of each investment rise proportionately. The investor can then earn money by selling his investment in the stock market at the higher price.		

Behavioral Objective	Activities	Annotated Resource Materials	Evaluation
	The class lists many possible ways to make a successful investment, e.g., stocks, industry, stores (clothing, food), restaurants, gas stations, property income.		
3. Given a sample investment situation in which all of the products are sold at a given price, the student can determine if the investment was a success or a failure financially and the reason for success or failure.	Teacher describes a lemonade stand investment. Students compute cost of materials using information supplied by teacher. Students determine if investment was successful in several situations based upon various retail prices for the product.	*Adventures in Character Dimensions-The Boys Build a Business,* International Film Bureau, Inc.	
4. The student can orally define *rent* to someone who uses of property income.	Class discusses the questions: What is property income? Iit involves an investment by the owner) The money return from letting others use one's property is called rent. The class lists various items which are kind of property rented, e.g., house, store, office, garage, car, truck, trailer.		
5. The student can explain o orally why a property owner must charge *rent* to someone who uses his property.	Instead of buying the item themselves, many people prefer to pay the owner of the item an amount of money, *rent*, for its use for a given period of time. Because the owner is not using his property, he is willing to let someone else use it temporarily for a price, *rent*. The class makes a list of what the owner must pay for, e.g., the property initially, taxes, upkeep, improvements, insurance.		
6. Given a list of responsibilities of keeping up a piece of property, the student can differentiate between what is the owner's and what is the renter's responsibility.	The teacher lists the responsibilities of the renter. Renter pays escrow (sum of money) as a deposit that guarantees that the renter will move in and as a guarantee that the renter will not damage the property (covers any damages that may occur on the property). If the property remains in good condition the renter will get the deposited money back when he moves out.		

Behavioral Objective	Activities	Annotated Resource Materials	Evaluation
	The renter must pay the rent when it is due. The renter must keep the item clean. The renter must report needed repairs to the owner right away. If the damage is the renter's fault or due to his neglect the owner will expect him to pay for repairs. The teacher will refer to the list above in no.5 for owner's responsibilities.		
7. The student spells at least eight out of 12 specialized words in a given list.	The class holds a spelldown with words from this unit: property taxes profit upkeep price insurance renter gain interest owner stock investment		

PLS No. 9 Learning to Manage One's Money LEVEL: Intermediate

OBJECTIVE: B. Develops Knowledge of Activities Dealing with Acquiring Money

AIM: 3 Enlarges Concepts and Practices of Unearned Money

CENTER OF INTEREST UNIT: Unearned Money

SUBUNIT: Situations: when unearned money is not needed and when unearned money is needed

Behavioral Objective	Activities	Annotated Resource Materials	Evaluation
1. Given the terms-*gifts, prize* and *award*, the student can define each orally.	Class discusses: What is unearned money? What is a gift, a prize and an award? When do you get unearned money? Do you consider your allowance unearned money? Students write an essay on one of the following topics: "Why I would give a gift of money?" "What could I do to win a prize of money?" "Who do I know who has won a money award?" "What did he do with it?" Teacher leads discussion on borrowing money: Do you borrow money? Why do you borrow money? When you borrow money is it really your money? Teacher stresses that borrowing is not a gift. The money must be paid back.	Watson, Nancy Dingman. **Annie's Spending Spree**. New York: Viking Press. 1966.	
2. The student can describe in his own words what to do if he finds money.	Teacher leads discussion on losing and finding money: How do you feel if you lose money and if you find money? What should you do if you find money?	Newspaper articles on lost and found articles.	
3. The student can orally describe his own feelings concerning what to do with found money.	Class discusses what to do when money is found. Students write a paragraph of reasons why they should/shouldn't return or turn in found money. Students role-play finding money and returning it to owner or to local authorities.		

Behavioral Objective	Activities	Annotated Resource Materials	Evaluation
4. The student can orally explain what the term *inheritance* means.	Class discusses an hypothetical situation: If you had to move away and could not take any of your belongings with you, who would you give your belongings to. Each student makes a list of seven things he owns and decides to whom he would give each one of them. Teacher reads to class newspaper articles about people who inherit money or objects by a will.	Newspaper articles	
5. The student can name at least four organizations that you can go to for help should you need it.	Class makes a list of helpful organizations, e.g., Salvation Army, Red Cross, Community Relief Agencies, ADC, UNICEF, Welfare, Rescue Mission, St. Vincent DePaul, Churches, Family Service, City Health Bureau, Welfare Bureau, Goodwill Industries, United Fund. Class invites a representative of the local United Fund or other charitable agency to discuss that agency's work.	Brochures from United Fund, Social Services etc.	
6. The student can list at least eight examples of situations that could qualify a person for assistance from charitable organizations.	Class discusses when people need help, e.g., fire, flood, explosion, tornadoes, war, personal illness, personal accident, death of head of household or near relative, orphans, hurricanes. Class draws or finds pictures of situations in which people need help. Class discusses what needs to be done to help these people. Class discusses: Where does the money come from that is used to help these people? Who gives the money and why is it given? Who decides who pays and who receives money for the damages in natural calamities.	*Anatomy of an Accident,* Wisconsin Telephone Co. Contact local insurance company for pictures of disasters. Magazine pictures, newspaper pictures Arbuthrot, May Hill. **Time for Poetry.** Chicago:Scott, Foresman and Co. 1951. p.393.	

PLS No. 9 Learning to Manage One's Money LEVEL: Intermediate

OBJECTIVE: C. Develops Knowledge About the Adult World of Financial Living

AIM: I Values Involved in the Spending of Money

CENTER OF INTEREST UNIT: Family Spending

SUBUNIT: Purchasing

Behavioral Objective	Activities	Annotated Resource Materials	Evaluation
1. Student states orally at least five methods of advertising which creates a desire to purchase.	Class lists various advertisement methods, e.g., t.v., radio, flyers, store salesmen, sales pitches, scare tactics, door-to-door salesmen, newspaper ads, magazine ads, store signs, special sales. Class discusses difference between impulse or unnecessary buying and planned or necessary buying.		
2. Given a list of five alternative ways to pay for expensive purchases, such as using savings, time payments, credit, loans and second hand purchases, the student chooses the one he prefers and explains why orally.	Class differentiates between relatively small and relatively expensive purchases. Class makes a list of some expensive purchases on which the family spends money. Teacher leads a discussion on how to pay for more expensive items, e.g., save, buy second hand, buy on credit, time payments, loans.	Behrens, June. **A Walk in the Neighborhood.** Encino, Calif.:Elk Grove Press, Inc., 1968. Spitze, Hazel Taylor and Patricia H. Rotz. **Where Does the Money Go?** Austin, Texas:Steck-Vaugh Co., 1969. Corcos, Lucille. **Joel Spends His Money.** New York:Abelard-Schuman, 1954. Barr, Jene. **What Can Money Do?.** Chicago:Whitman & Co.	
3. Given the price, quantity and quality for certain similar items items, the student can compare them and select the best buy. (the one that will give him the most value for his money)	Teacher brings several daily papers to class. Small groups of students work together cutting out ads for similar items from different stores. Each group compares prices and explains to the rest of the class its purchase decision. Teacher displays several ads on board. Students discuss differences in style of ads. Each student selects an ad and explains to class where to find the price, amount (weight) and quality of item.	Newspapers *Arithmetic in the Food Store,* Coronet Films. **Greater Cleveland Mathematics Program. Book 3** (1964 edition) Chicago: Science Research Associates, Inc. pp.271-286.	

Behavioral Objective	Activities	Annotated Resource Materials	Evaluation
4. The student lists orally four reasons for having a cash register in a store.	Class takes a field trip to grocery store. Teacher asks the store clerk to demonstrate the operation of the cash register. Class discusses the importance of having a register in a store. Money is sorted for easier counting. The register adds up the prices of articles bought and lists these on the register tape. The receipt gives the customer a permanent record of his purchase. The register records the amount of money received by the store. The register tells the cashier the right change to give the customer. It provides a place to store the money during store hours.		
5. The student can write a list of at least ten items that one buys for which one pays sales tax.	The class makes a list of items on which they pay sales tax, e.g., some foods (soda, candy, pop corn, ice cream), clothing, cleaning aids (soap, detergent), cosmetics, shampoos, paper products, entertainment (movies, games), gasoline, car, boat, bicycle.		
6. The student can state orally two reasons for saving paid receipts.	Students examine several store receipts. Class discusses the importance of saving paid receipts: Proves you have paid for item. You need it to return merchandise. Useful for next year's budget. It tells you how much you paid for an item and where you bought it (record of purchase).		
7. Given blank forms for a sales slip, a written receipt, a cash register receipt and a bill, the student can identify each by name.	The teacher explains the uses of various types of receipts. Using blank forms the students write a bill, a sales slip and a receipt.		

Behavioral Objective	Activities	Annotated Resource Materials	Evaluation
8. Given the list of 15 vocabulary words related to the unit, the student can spell correctly and explain the meaning of at least ten.	The teacher writes on the board the following vocabulary list: credit — check loan — cash receipt — change store — taxes bargain — charge value — register price — sales slip bill Students look up each word in the dictionary and write the correct meaning for it, choosing the one that relates to this unit.		

PLS No. 9 Learning to Manage One's Money LEVEL: Intermediate

OBJECTIVE: C. Develops Knowledge About the Adult World of Financial Living

AIM: 1. Values Involved in the Spending of Money

CENTER OF INTEREST UNIT: Family Spending

SUBUNIT: Needs and Budgeting

Behavioral Objective	Activities	Annotated Resource Materials	Evaluation
1. Given a list of the family needs, the student can classify them as primary or secondary needs.	Class discusses the differences between primary and secondary needs of a family. Class writes a list of primary needs. food clothing shelter transportation Class writes a list of the secondary needs of a family. medical luxuries education savings recreation taxes church and charity Students suggest needs and class catagorizes them as to primary or secondary needs.	Rossomando, Frederic, Florence Leventhal and Marilyn Szymaszek. **Spending Money**. New York:Franklin Watts, Inc. 1967. Barr, Jean. **What Can Money Do?**. Chicago:Albert Whitman & Co. 1967. Spitze, Hazel Taylor and Patricia H. Rotz. **Where Does the Money Go?**. Austin, Texas:Stick-Vaugh Co. 1969.	
2. Given a set of pictures depicting family needs, the student can classify them as primary or secondary needs.	Students make a scrapbook of primary and secondary needs from pictures found in magazines and label them correctly.	Magazines and daily newspaper.	
3. The student can list family financial needs in order of their importance.	Class discusses which needs should receive the largest expenditures and why. Class discusses specific family needs and what is included in each. Students and teacher develop a list of high priority needs. Class Project-Make bulletin board that is based on an imaginary family budget.	*Mike and Steve Go to a Shopping Center.* Encyclopedia Britanica Films. **Childcraft**, Vol.6, 1970, pp.219-233. *Arithmetic in the Food Store,* Coronet Films. *Living Together—A Family Shopping Trip,* Educational Films. Knoll, John Martin. "Mother Cares for the Family," "The Family Goes Shopping."	

Behavioral Objective	Activities	Annotated Resource Materials	Evaluation
4. Given an hypothetical fixed weekly allowance, the student can make an individual weekly budget.	Class discusses and lists the student's expenditures: school supplies, field trips, book rental church or Sunday school contribution entertainment, movies, bowling savings gifts or presents to others candy phonograph records hobby materials books bus fare Class discusses the relative importance of each of these items and which should receive priority in a in a weekly allowance. Class discusses the possible sources of income for a student e.g., allowance, unearned gifts, earned money.	Daily newspaper or magazine articles *Your Thrift Habits,* Coronet Films. **Ways to Manage Your Money.** Madison: University of Wisconsin, College of Agriculture. Corcos, Lucille. **Joel Spends His Money.** New York:Abelard-Schuman. 1954. Behrens, June. **A Walk in the Neighborhood.** Encino, Calif:Elk Grove Press. 1968. Barr, Jene. **What Can Money Do?.** Chicago:Whitman Co. Spitze, Hazel Taylor and Patricia H. Rotz. **Where Does the Money Go?.** Austin, Texas:Steck-Vaugh Co. 1969. Rossomando, Frederic, Florence Leventhal and Marilyn Szymaszek. **Spending Money.** New York:Franklin Watts, Inc. 1967. p.36. Watson, Nancy Dingman. **Annie's Spending Spree.** New York:Viking Press. 1966.	
5. The student can spell nine of the 12 words correctly.	The teacher selects a list of spelling words used in this unit e.g.: allowance, savings, income, needs, family, gifts, work, earn, money, spend, primary, secondary		
6. Given a vocabulary matching test of words from this unit, the student can in nine out of the 12 words draw a line from each word to the correct meaning in a separate list of meanings.	Each student looks up in a dictionary each word in the above list and writes down its meaning.		

PLS No. 9 Learning to Manage One's Money LEVEL: Intermediate

OBJECTIVE: C. Develops Knowledge about the Adult World of Financial Living

AIM: 2. Investigate the Ways of Saving Money

CENTER OF INTEREST UNIT: Saving Money

SUBUNIT: Banks and other Money Institutions

Behavioral Objective	Activities	Annotated Resource Materials	Evaluation
1. Given the words *money* and *saving,* the student can orally define and give an example of how people save money.	Teacher reads to the class any story in which children save money in a toy bank, e.g., **The Pot Bank.** Teacher leads discussion emphasizing the definition of save- to put away or keep. Class discusses: What do you do with money you don't spend? Where do you put unspent money to keep it safe until you need it?-wallet, shoe, under the pillow, pocket, piggy bank, bank. Which place is the safest place? Art project. Students make individual piggybanks from clay or plastic bottles with decorations and/or their name. Class watches and discusses a film about saving money and using banks.	Liang, Yen. **The Pot Bank**. Philadelphia: J.B. Lippencott Co., 1956. **Childcraft**. Vol.7, 1970. pp.221-239. Rees, Elinor. **At the Bank**. Chicago: Melmont. 1959. Sootin, Laura. **Let's Go to a Bank**. New York:G.P. Putman and Sons. 1957. Georgindy, Nicholas P. and Louis G. Romano. **Know About Banks**. Milwaukee:Independent Publishing Co. 1966.	
2. Given the opportunity to visit a bank and learn its procedure, the student can describe how to open a savings account.	Student writes a letter to a local bank asking permission for a class visit. Students determine bank's location and how best to get there as a group. Class discusses proper behavior when visiting the bank. Class visits a bank, teacher arranges for the bank guide to show and explain generally, the savings department (include interest on savings), loan department, U.S. savings bonds, vaults, trust department, safety deposit boxes, money counting machine and protective measures used by the bank.	"Our Neighborhood Workers-The Banker". Jamaica, New York:Eye Gate House, Inc.	

Behavioral Objective	Activities	Annotated Resource Materials	Evaluation
	Student writes a thank you note to the bank on behalf of the class.		
	As a follow-up to the visit or in place of the visit, class watches and discusses a film about using banks.	*Using the Bank,* Encyclopedia Britanica Films. *Money in the Bank and out,* Churchill Films. *Fred Meets a Bank,* Coronet Films.	
3. Given an assigned topic to be responsible for while visiting the bank, the student gives an oral report to the class as a summary.	Teacher assigns one or two students to observe, take notes and then summarize or report on each bank department to the class.		
4. Given the experience of visiting a bank, the student can list five items needed to set up a bank.	Class discusses visit to bank and/or viewing of banking film. On black-board, class lists those things needed to set up a homeroom bank: Savings bank book — Teller's cage Deposit slips — Vault Ledger cards — Safety deposit boxes		
	Class makes craft projects, e.g., Class bank books Class ledger cards Large box to hold individual smaller boxes such as shoe boxes to be used as safety deposit boxes. These could be kept in a safe place in the charge of the trust officer. Teller's cage of cardboard or plywood.	Materials for craft projects, e.g., paper, notebooks, index cards, shoe boxes, large cardboard box or plywood.	
	Role Play activity-Students determine bank hours; take turns being a teller, bank examiner and customer; open a savings account. (each student should open a savings account and receive a savings book)	Individual savings books	
	Each student has a ledger card in the bank on which the teller keeps track of deposits and withdrawals.	Ledger cards	
	When a deposit is made the depositor must make out his own deposit slips.	Deposit slips	
	The room bank can pay interest from returns of money invested in a class project (bake sale, car wash, candy sale, etc.).		

Behavioral Objective	Activities	Annotated Resource Materials	Evaluation
	The room bills must be paid by check. A play check may be written by president. (Teacher will use class money to pay for project materials).	Blank checks	
5. After the experience of starting a room bank, the student can orally define his duties or responsibilities in the room bank.	The room bank can be organized with each member of the class being a shareholder or stockholder. This would make it a corporation. (The students may purchase their stock with play money so everyone is included.) The whole class works as a board of directors or they may choose a board who will elect a president tomanage the bank.	Sample stock certificates from a local broker	
6. Given a list of specific duties of bank employees, the student can underline those duties of the bank teller.	Each student should have a chance to roleplay being teller. The teller checks and receipts the deposit slips, enters the amount deposited in the savings book, enters deposit on ledger cards, counts all money deposited, adds all deposits recorded on slips for the day, thus balancing the books for the day.		
7. The student can state at least two reasons for having a vault in a bank.	Class discusses and reviews trip and film, emphasizing the use of a vault. Money can be stored with extra precautions against theft in a bank vault. A vault can be used to hold safety deposit boxes. People rent these boxes to store special valuable articles.		
8. Given a list of articles, the student can underline those which belong in a safe place such as a safety deposit box.	Class makes a list of valuable items and discusses which should be kept in a safety deposit box and which should be kept at home. Suggested items: birth certificates, Social Security stubs, important papers, U.S. Bonds, stocks, jewelry, wills, house deeds, insurance policies. Teacher leads discussion about inappropriate articles e.g., favorite phonograph records, piggy bank, candy, pictures of friends. Student investigates the cost of renting a safety deposit box and reports this to the class.		

Behavioral Objective	Activities	Annotated Resource Materials	Evaluation
9. Given a list of services regarding finances, the student can correctly identify 75% of those services offered by a bank.	Class discusses other bank services, e.g., selling U.S. bonds, cashing checks, selling travelers checks, cashier's checks, loaning money so people can buy cars, houses, etc; Christmas Savings, exchange money from other countries and uses armored trucks to move large amounts of currency or money.		
10. The student can name one other place besides a bank, where he can deposit money and have it work for him.	Class discusses where else to place savings besides the bank to make it work? Possible answers: Building Loan Companies Credit Unions Co-operatives Class invites a representative of such companies to talk to class and explain how their organization differs from banks.	Pamphlets from local credit unions, cooperatives etc.	

PLS No. 9 Learning to Manage One's Money LEVEL: Intermediate

OBJECTIVE: C. Develops Knowledge About the Adult World of Financial Living

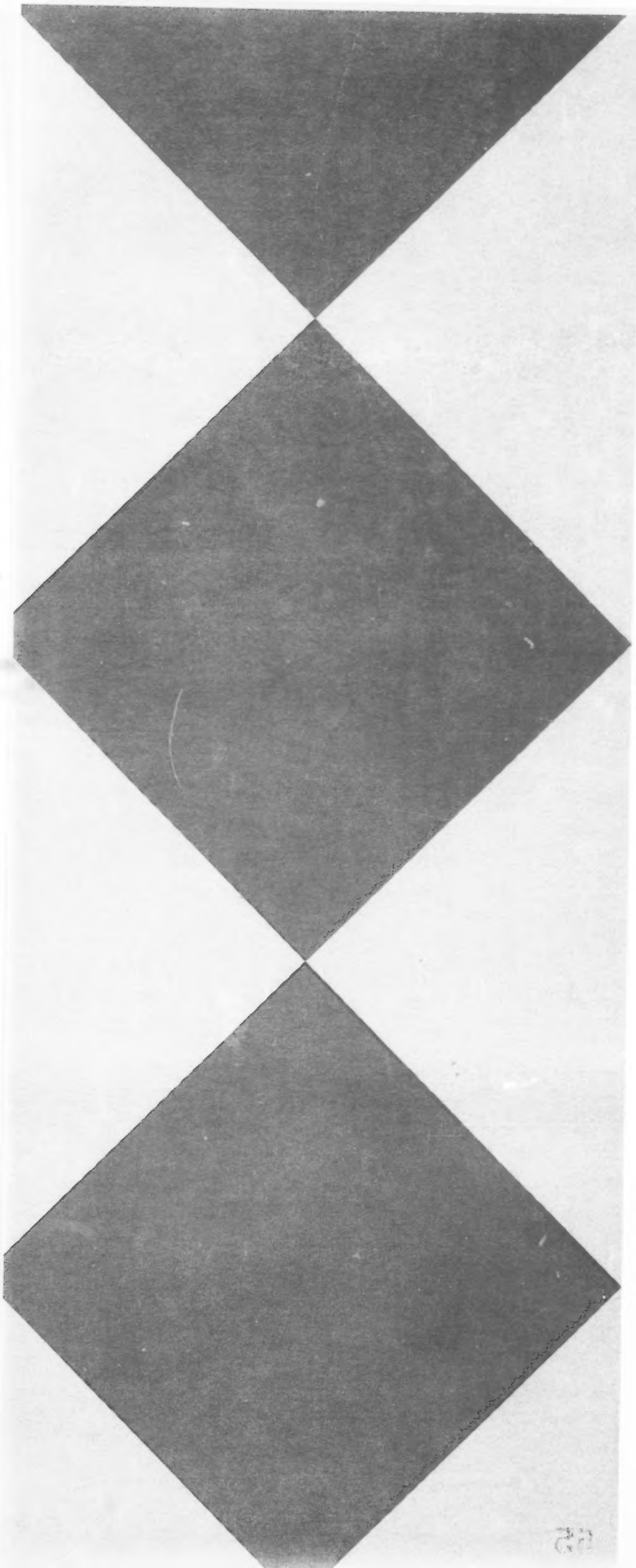
AIM: 3. Explores Responsibilities and Rewards of Donating to Charities, Etc.

CENTER OF INTEREST UNIT: Charities

SUBUNIT: Kind of Charities

Behavioral Objective	Activities	Annotated Resource Materials	Evaluation
1. The student can orally explain what a charitable organization is either by example or definition.	Class discusses the definition, basic characteristics and work of charitable agencies.	Daily newspaper and current magazines	
	Suggested definition of charitable agency-a non-profit organization working to help others who need assistance.	Posters from local charities	
2. The student can name and discuss one charity from each level:school, local, national.	Teacher writes vocabulary list on board:donation, charity, disaster, earthquake, hurricane, flood, tornado, fire, disease, poverty, hunger.		
	Class lists the agencies that they contribute to in school:Jr. Red Cross, United Fund, UNICEF	Jr. Red Cross Magazine United Fund materials	
	Teacher invites knowledgeable teacher or administrator to speak about school charities.		
	Each student chooses a school charity and writes a paragraph about its worthiness.		
	Students bring to class pictures or news articles about local examples of charities, benefits, and/or unmet needs.		
	Students bring in newspaper clippings about local drives for discussion.		
	Class discusses local involvement of students in charity organizations (e.g., Red Cross).		
	Students involved in church-sponsored charities report their experiences.		
	Class names and discusses recent disasters that require mass donations.		

Behavioral Objective	Activities	Annotated Resource Materials	Evaluation
3. The student can identify three charities affiliated with the United Fund.	Class selects project of collecting money for a national cause. (e.g., 1970 Peru or East Pakistan) Teacher invites local representative of a national cause to speak. The class presents its donation. Class discusses individual agencies that help in emergencies. The students invite local director of United Fund to speak to class. Class discusses organizations involved in United Fund and selects three to which it might donate. Teacher leads discussion of fair share giving.	United Fund Drive materials	



Secondary Level Teaching Units

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PLS No. 9 Learning to Manage One's Money LEVEL: Secondary

OBJECTIVE: A. Understands the Nature and Value of Money

AIM: 1 Understands History of Money

CENTER OF INTEREST UNIT: Development of Money

SUBUNIT:

Behavioral Objective	Activities	Annotated Resource Materials	Evaluation
1. The student can identify three kind of money used in the past in the United States.	Teacher gives an example of early types of money such as Indian Wampum. Students do library research to find additional early money. Class discusses early money and each student takes turns telling his information gained from the library.	**From Coins to Kings.** Harper and Row. 1964.	
2. The student can state orally how and why the present money system was developed.	Class views film on the present money system. Teacher leads discussion on the inadequacy of barter and trading and the confusion of different money in circulation. Teacher points out passage of U.S. Coinage Act in 1792 which authorized printing of money. Class may participate in a bartering session to illustrate its inadequacy.	*Story of Our Money,* Coronet Films. *What is Money?* Coronet Films.	
3. The student can write a paragraph on why the present money system works.	Class discusses the value of our money; why it is accepted by everyone. Teacher points out that all U.S. money is backed by gold and therefore represents something of universal value.	**Money Makes Sense.** Palo Alto, Calif: Fearon Publishers. Georgiady, H.P. and L.G. Romano. **Know About Money.** Milwaukee: Independent Publishers. 1966. (teacher resource)	

PLS No. 9 Learning to Manage One's Money LEVEL: Secondary

OBJECTIVE: A. Understands the Nature and Value of Money

AIM: 2. Understands the Purposes of Money

CENTER OF INTEREST UNIT: Everyday Uses of Money

SUBUNIT: Personal Money Uses

Behavioral Objective	Activities	Annotated Resource Materials	Evaluation
1. The student can name three ways money is used in school.	The class discusses the students' personal uses of money in school. Class lists on board various ways students can spend money in school, e.g., lunch, materials, gym, snacks, supplies, extras. Class visits various areas in school where students may spend money, e.g., art dept., school store, cafeteria. Class discusses how much might be spent in various areas. The Industrial Arts/Home Economics teacher is invited to class to explain the fee charged and why it is charged. Class figures a person's typical week's lunch costs. Each student computes his initial supply costs in Art, Industrial Arts or Home Economics classes. Math problem: Each student divides number of weeks in the semester into the total cost of semester expenses to find average cost per week. Class discusses whether the above costs are *needs* or *wants*. (see 9-B-2)		
2. The student can discuss or write a paragraph describing three ways he might spend money for recreational or luxury items.	Class defines and discusses the word *luxury* in relation to the word *wants*. Dictionary work: Each student looks up and writes applicable meaning for words: goods, luxury, services.		

Behavioral Objective	Activities	Annotated Resource Materials	Evaluation
3. Given a list of goods and services, the student can identify which are goods and which are services.	Class discusses and compares individual lists. Students list on the board those things they buy that are *goods* and *services*. From the class lists, students separate the items according to *goods* or *services*. Using slides or pictures, each student shows pictures of goods and services in his list. Students role-play people selling goods or services.	*Money and its Uses,* Encyclopedia Britanica Films. Magazines and daily newspapers. Slides or Overhead/Opaque Projectors.	

PLS No. 9 Learning to Manage One's Money LEVEL: Secondary

OBJECTIVE: A. Understands the Nature and Value of Money

AIM: 3. Understands Types and Proportions of Money

CENTER OF INTEREST UNIT: Proportions of Money

SUBUNIT:

Behavioral Objective	Activities	Annotated Resource Materials	Evaluation
1. Given ten sums of money, the student can correctly list a combination of coins equal to each sum.	Teacher gives each student a numbered 3 by 5 card with a grocery item and price printed on the card. Students count out play money to equal the price printed on their cards and then write a combination of coins they used to *pay* for their item. Math exercise: Given a list of sums of money and values of each coin, student marks how many of each coin is needed to equal each sum. Given sum of money, student lists coins that equal the sum. Student completes the money value chart. Teacher gives each student a group of coins. He reports the total amount. Using newspaper ads, students choose items they would like to buy and tell which coins make up the total cost. Given teacher-prepared menus for short order lunches each student chooses his lunch, adds total cost and tells which coins would equal this sum. Students choose from a school supply list the items they need, add for total cost and write the coins needed. Given slides of priced items, the students add for total cost and write the coins necessary.	Kahn, Charles A. **Money Makes Sense.** Palo Alto, Calif.: Fearon Pub. 1960 pp.12-29. Numbered 3 by 5 cards with grocery items and prices. Play money. Money Value Chart 50¢ 25¢ 10¢ 5¢ 1¢ 69¢ 75¢ 35¢ 20¢ 60¢ 28¢ 42¢ **Learning Skills Series: Arithmetic.** Manchester, Mo.:McGraw-Hill.pp.16,18,20, 22,37-38.	
2. Given a specified sum of shopping money, the student accurately computes amount of change after specified purchases.	Given small sums of shopping money and the price of purchases, students tell orally whether or not they would receive change. Given a short shopping list with names and prices of items, students add prices and subtract the total from a specified amount of shopping money, on paper.		

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Behavioral Objective	Activities	Annotated Resource Materials	Evaluation
	Teacher reviews subtraction with zeroes in the minuend and subtrahend. Role play—Students make change as cashiers on simple items without pencil and paper. The cashier counts out the change and the customer checks that he received the correct change. Students pick ten items from newspaper ads, add for total cost and then find change from the nearest larger dollar.	Daily newspaper ads.	

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PLS No. 9 Learning to Manage One's Money LEVEL: Secondary

OBJECTIVE: B. Understands Activities Dealing with Acquiring Money

AIM: 1. Clarifies, Compares and Computes the Roles of the Individual and His Family in Acquiring Money

CENTER OF INTEREST UNIT: Individual and Family Money

SUBUNIT: Reasons for Earning a Living

Behavioral Objective	Activities	Annotated Resource Materials	Evaluation
1. The student can name the six primary categories of family expenses.	Class discusses the main type of expenses in each student's family. Teacher displays a visual depiction of distribution of family income (whole pie divided into wedges marked shelter, clothing, food, personal items, transportation, recreation) Students make their own income distribution pies. Students work on group art projects: Posters using magazine pictures to show areas of income distribution. Class mural - *Where the Money Goes* Bulletin board showing examples of family expenses	Kahn, Charles H. **Using Dollars and Sense**. Palo Alto, Calif.: Fearon Pub.p.94. Overhead Projector Paper, paints, crayons	
2. The student can list five reasons why people earn a living.	Class views film on how families spend money. Class discusses why people work. For instance: Something useful to do with their time To gain experience To be independent To be with other people To earn money They enjoy it Students interview all those working at the school as to why they work in their particular job. Students make a bulletin board of professions which they might classify by above discussion. For example, Independent - forest ranger, farmer Useful - medicine , teacher Work with people - social worker, receptionist Enjoy it - musician, actor, painter, writer Gain experience - researcher, apprentice	*Money Talks*. American Bankers Assoc. *Mike and Steve Go to a Shopping Center*. Encyclopedia Britanica Films, 1969. Finches, Ross, Reynolds and Simpkins. **The Jobs in Your Future**. Unit 8:Success in Language 1A. Chicago: Follett. pp. 372-373. Randall, Florence. **Getting a Job.** Palo Alto, Calif.: Fearon Pub.-Pacemaker Books. p.1.	

Behavioral Objective	Activities	Annotated Resource Materials	Evaluation
3. The students can separate into *needs* and *wants* a list of purchasable items.	Class lists on board those things they can or want to buy. Teacher and class generalize specific items into categories, e.g., slacks, shirt, shoes into clothing and soda, candy into snacks. After discussion, the class separates the items into *needs* and *wants* on sheets divided into those columns.	Newspapers, magazines	

PLS No. 9 · Learning to Manage One's Money LEVEL: Secondary

OBJECTIVE: B. Understands Activities Dealing With Acquiring Money

AIM: 2. Understands Experiences Concerned With Earning Money

CENTER OF INTEREST UNIT: Payroll Computation

SUBUNIT:

Behavioral Objective	Activities	Annotated Resource Materials	Evaluation
1. The student can solve 80% of ten problems dealing with number of hours worked per week.	Teacher reviews how to tell time through use of time clocks or time cards. Students work out math problems dealing with the number of hours between starting time and quitting time; start with hours, then half hours and quarter hours. Students make work computation sheets, figuring the number of hours worked per day and then the number of hours worked per week. Students examine some time cards and note the hours worked.	Randall, Florence. **Getting a Job.** Palo Alto, Calif.: Fearon Pub. pp.84-88. Turner-Livingston. **The Money We Spend** Reading Series. Chicago: Follett Pub. Co. pp. 34-35. Weeland and Waytek. *Wages and Budgets Book 2*, **Mathematics in Living.** Boulder, Colo.: Pruett Press Inc. pp. 19-55.	
2. The student can solve 80% of ten problems dealing with gross pay.	Teacher defines gross pay. Students solve various problems dealing with total number of hours worked times hourly pay rate. e.g. 40 hrs. worked X $1.50 per hour = ?	Bohn, Raymond J. and John Wool. **Useful Arithmetic.** Phoenix, N.Y.: F. E. Richards, Pub. pp.28-39.	
3. The student can list all involuntarydeductions and two voluntary deductions used in determining net pay.	Teacher defines payroll deductions: Involuntary : Federal Income Tax, State Income Tax, Social Security Voluntary : Credit Union, Savings and Loans, Life Insurance, Health Insurance, Union Dues. Class discusses voluntary deductions.	Payroll check stubs.	
4. Given the correct information for determining payroll deductions, the student can compute net pay from gross pay.	Teacher contacts state and federal agencies or local employment service for correct deduction formulas Teacher works sample problems on board using formula. Students solve problems using the formula on teacher-made worksheets.		

PLS No. 9 Learning to Manage One's Money LEVEL: Secondary

OBJECTIVE: C. Understands the Adult World of Financial Living

AIM: 1. Understands Values Involved in Spending Money

CENTER OF INTEREST UNIT: Buying on Credit

SUBUNIT:

Behavioral Objective	Activities	Annotated Resource Materials	Evaluation
1. The student can define orally a list of terms used in obtaining credit.	Class discusses and defines the following terms: steady income, credit, minor, co-sign, poor-risk, signature, credit application, credit rating. Teacher shows film on credit buying. Class invites bank credit manager to speak on the qualifications and responsibilities of credit buying.	*Retail Credit Buying.* Bailey Films.	
2. The student can state two advantages and two disadvantages of having credit accounts.	Students examine and discuss credit contracts and cards. Teacher stresses responsibilities shown on card and in contract. Class discusses the advantages and the disadvantages of credit accounts. Advantages: Have an up-to-date record of purchases Buying without cash Easy to return unsatisfactory items Don't have to carry money Can take advantage of sales Develop good credit rating Disadvantages: Can overspend or overextend money resources Responsible for purchases if card is stolen and not reported Interest charged if not paid within 30 days Teacher shows film on disadvantages of credit buying.	*The Littlest Giant*. Southerland Educational Films.	
3. The student can state four sources for procuring loans.	Class makes lists of the various sources for procuring loans, e.g., credit unions, banks, savings and loan institutions, private lending agencies, friends and relatives, insurance companies.		

Behavioral Objective	Activities	Annotated Resource Materials	Evaluation
	Teacher shows film on installment buying. Students look in yellow pages of telephone book under *loans* for local agencies.	*Installment Buying*. Bailey Films.	
4. The student can name three lending agencies and give two examples of the type of loans they offer.	Class lists lending agencies and notes the types of loans they tend to offer: *Bank*-auto loans, loans for appliances or older homes *Savings and loan*-loans for remodeling new and existing homes. *Credit unions*-auto loans, loans for appliances, trips, consolidate existing bills. Class invites several loan agency officers to explain the types of loans they offer. Students make a bulletin board displaying pictures of various items wanted with an arrow pointing to a suitable lending agency. Class invites a representative of the Division of Family Services of the Welfare Dept. to explain installment buying.	Pamphlets from local lending institutions describing their services.	
5. Given two examples of loan agreements for a fixed sum—one for a short term and the other for a long term loan, the student can explain why the long term loan involves smaller individual payments but a larger overall loan cost.	Teacher explains examples of loan payment charts from stores and banks or catalogs. Teacher computes sample problems dealing with the above loan payment charts Example: select item from catalog, state time period desired to pay loan back and compute the monthly payment. Teacher explains that smaller individual payments result in a longer payment period and higher interest charges. Teacher shows film on credit buying. Students compute sample problems from above charts using short and long term payments and determine differences in interest charges.	Catalogs from various stores. Loan payment charts and tables from various banks and stores. *The Wise Use of Credit.* Southerland Educational Films.	

PLS No. 9 Learning to Manage One's Money LEVEL: Secondary

OBJECTIVE: C. Understands the Adult World of Financial Living

AIM: 1. Understands Values Involved in Spending Money

CENTER OF INTEREST UNIT: Individual Spending

SUBUNIT: Mechanics Involved in Spending Money

Behavioral Objective	Activities	Annotated Resource Materials	Evaluation
1. The student can correctly add a given list of prices.	Students make individual lists of five items with prices that they would like to buy. Students select two items from their list and add them correctly. Students add all items together and determine total cost. Students select a lunch using a sample shortorder menu and add the total cost. Students discuss the various expenses at a school sports event (ticket, snack, transportation) and add expenses together. Students take a trip to the school store with a tape recorder and record the clerk's voice as she adds prices. Students add prices themselves and compare with clerk's receipt. Teacher explains concept of collective pricing and gives examples, e.g. 29¢ each or 3 for 89¢, 11¢ each or 3 for 29¢. Students compute unit prices. Students practice adding prices of items, some of which contain collective pricing.	Newspapers, catalogues. **Learning Skills Series: Arithmetic Level 3.** Manchester, Mo.: McGraw-Hill. pp.16. 18, 20, 22, 34, 37, 38, 64, 72. Kahn, Charles H. **Money Makes Sense.** Palo Alto, Calif.: Fearon Pub. pp.40, 116-117. Kahn, Charles H. **Using Dollars and Sense.** Palo Alto, Calif.: Fearon Pub. pp.29-31. **Op.Cit., Learning Skills Series.** pp. 97, 99, 87, 92, 85, 122, 125, 128-129, 131, 134, 137-138, 141, 156, 160-161, 165, 178. Portable tape recorder.	
2. Given an example of collective pricing, the student can determine if the pricing results in a savings.	Using information above, students compute unit prices from sample collective prices and determine if a savings is realized.	**Op.Cit. Using Dollars and Sense.** pp.46-52.	

Behavioral Objective	Activities	Annotated Resource Materials	Evaluation
3. The student can demonstrate skill in determining how much money is needed for a purchase by correctly rounding off ten sums of money to the next highest dollar.	Teacher leads oral review of counting by *tens* and *fives.* Teacher discusses value of rounding off as it applies to estimating costs of several items or services. Students use written review sheets for counting by *tens* and *fives.* Fill in the blanks: 10 20 ___ 40 ___ ___ 5 10 15 ___ ___ 30 Teacher leads oral exercise in rounding off numbers to next highest *tens number.* Students do written exercise in rounding off numbers to next highest *tens number.* 8 round off to ___ 12 round off to ____ Lotto game: Students have cards with squares of non-ten numbers. A student calls out *tens numbers* and students cover any number that it would be appropriate to round off . Lotto game variation: *Tens numbers* are on student cards. Teacher calls out a number and student covers the next highest *tens number.* Teacher gives slide or picture presentation of priced items and student covers next highest *tens number.* Teacher makes small cards with item and price on one side and the rounded off price to next highest dollar on reverse side. Students use these for practice telling next highest dollar and checking themselves. (Use in game approach and/or technique to speed up estimation skill) Each student has a supply of play money. Teacher calls out a sum of money and students count out from their money the amount to the next highest dollar. Students choose items to buy at *store*, total price and count out play money to the next highest dollar. As variation, to the next highest coins or bills of different denominations.	Play money Store items in catalog, play money.	

Behavioral Objective	Activities	Annotated Resource Materials	Evaluation
4. Given six sums of money and six costs, the student can accurately compute the change.	Students pick three items from newspaper ads, menu or catalogs, round off each price to next highest dime and total rounded figures. Students complete written worksheet of computing change in problems with sums less than $1.00. Teacher reviews subtraction problems that have more than one zero in the minuend. $10.00—$3.27= ? Teacher gives problems on figuring change for students to work. Class follows up with additional worksheets. Using newspaper ads, students find one item that is less than $5.00, names item and price and the change from $5.00. Teacher makes cards with pictures of various items and prices on the front. Also is listed how much money was given to the clerk. Students compute change and check their answer with the answer on the back of card (Use in game approach to speed up mental computation skill.) Students use money to count out change rather than compute on paper. Role play—Students set up a classroom store using sample items from room or home. Students *buy* items with play money. Student clerk gives them change and customer checks that his change is correct. Role play—Students use catalogs to make out an order and then *purchase* order through *mail-order student clerk.* Role play—Students *pay* utility bills and count out change. Role play—Students *buy* postage stamps at class post office and count out change.	Newspapers, menus, catalogs. **Op.Cit. Money Makes Sense.** pp.95-140. Local newspapers.	

PLS. No. 9 Learning to Manage One's Money LEVEL: Secondary

OBJECTIVE: C. Understands the Adult World of Financial Living

AIM: 2. Understands Ways of Saving Money

CENTER OF INTEREST UNIT: Savings Accounts

SUBUNIT: Savings Programs

Behavioral Objective	Activities	Annotated Resource Materials	Evaluation
1. The student can state the two main reasons for saving money.	Class compiles a list of reasons why people save money. Teacher groups these reasons into two groups. 1.To buy what you need or want. 2. Security for retirement, emergencies, feelings of security. Students make a bulletin board with cut out catalog pictures of things for which they would save.	Department store catalogs. Newspaper ads.	
2. The student can list five ways of saving money.	Class compiles a list of the various ways of saving money: savings accounts, piggy bank, savings bonds, government bonds, co-op shares, stock buying, insurance, retirement programs, Christmas clubs.		
3. The student can list the steps involved in opening a savings account.	Class investigates and discusses the steps involved in opening a savings account. Teacher shows slides or a filmstrip on the various steps involved in opening a savings account. Class visits a bank, credit union or savings and loan. Bank officer or guide explains the steps involved in opening a savings account. With an overhead projector, teacher shows class a bank book, application forms, bonds, signature cards, etc. Class discusses terms they should be familiar with in opening and maintaining a savings account, e.g., vault, bank book.	Pamphlets from savings institutions-bank, savings and loan, credit union, insurance, federal government **Mathematics for Living**-Bk.6. Johnstown, Pa.:Wafer Associates, Inc. **Getting Ready for Pay Day.** Part2: Savings Accounts. Phoenix, N.Y.: E. Richards, Publisher. **Useful Arithmetic.** "Savings Bonds". Phoenix, N.Y.:E. Richards, Publisher. p.16-18.	
4. The student can state orally how to save money by two methods other than a savings institution.	Class invites insurance salesman, stock broker and co-op representative to speak in class. Teacher discusses other saving methods not covered by speakers.		

PLS. No. 9 Learning to Manage One's Money LEVEL: Secondary

OBJECTIVE: C. Understands the Adult World of Financial Living

AIM: 3. Understands Responsibilities and Rewards of Contributing to Charities

CENTER OF INTEREST UNIT: Charities and Helping Others

SUBUNIT: Feelings About Helping Others

Behavioral Objective	Activities	Annotated Resource Materials	Evaluation
1. The student can list two ways he could help others-people or organizations.	Members of the class volunteer at least 60 minutes of their time for some organization or needy person and then report to class about their experiences. Class discusses various ways you can help others-people or organizations. a) money-cash and payroll deduction b) material things-food, clothing, books c) time and energy Class discusses why one person gives money, another gives material things and still a third gives time and energy.		
2. The student can state at least one reason why he should help others.	Class defines the words charities, responsibilities, United Fund, Contribution, Red Cross, etc. Students make display bulletin board of pamphlets from various organizations and the type of help they need. Teacher invites a representive of a church or charitable organization to explain what type of help they need.	Pamphlets from various charities in the community	
3. The student can identify one way of helping others that he	Class lists possible activities for a particular charity or agency. Example, Junior Red Cross: make holiday favors for hospitals and institutions, give money, send Christmas gift boxes overseas, donate food baskets and clothing and present entertainment programs. Each student writes an essay on-"How I Like To Help Others."		

Behavioral Objective	Activities	Annotated Resource Materials	Evaluation
4. Given a list of words that describe emotional feelings, the student can underline the ones which he experiences from doing a charitable act.	Class discusses what the individual gains personally from contributing to and helping charities. Possible answers: pleasure of doing handiwork, warm feeling from doing something good, happiness from helping others, security of knowing that others will help you if you are unfortunate enough to be in need of help.		
5. The student can express his attitude toward helping others.	Student writes an essay on "Why I Like To Help Others." Class discusses: *If you are unwilling to help others, should you expect help when you need it?*		

Bibliography

The following bibliography of materials pertinent to this resource guide was compiled from materials suggested by the University of Wisconsin Regional Special Education Instructional Materials Center and the Fox Valley Special Education Instructional Materials Center. The material is grouped in two sections, books and workbooks followed by films, filmstrips and slides. The format of each entry is:

Name of Publisher
Street Address, City, State, zip code

Title of item, Author, Publication date, Price, Annotation if available.

Section I: Books and Workbooks

Allied Education Council
Distribution Center, Galien, Michigan 49113

Book 300: Numbers and Money, 1966, $1.75.

American Bankers Association-Banking Education Committee
90 Park Ave., New York, N.Y. 10016

Banking, An Opportuhity for You. 1966.
How Banks Help, John L. Cooley. 1962.
Money and Banking - In Our Everyday Living.
Money and You.
Personal Money Management. 1962.
The Story of American Banking. 1963.
Using Bank Services. 1961.
You, Money and Prosperity. 1964.

American Book Company—Van Nostrand
300 Pike St., Cincinnati, Ohio 45202

Operating With Mathematics, Robert Kane, 1969.
Activity With Mathematics Book, Kane, McMeen, Osterle, Deens and Beigel, 1970.
Teacher's Guide: Activity With Mathematics, Kane, McMeen, Osterle, Deens and Beigel.
Activity With Mathematics Book, Improving, Kane, McMeen, Osterle, Deens and Beigel, 1970.
Activity With Mathematics Book, Improving, Teacher's Edition, Kane, McMeen, Osterle, Deens and Beigel, 1970.
Activity in Mathematics Book: New Goals, Kane, McMeen, Osterle, Deens and Beigel, 1970.
Activity in Mathematics Book: New Goals, Teacher's Edition, Kane, McMeen, Osterle, Deens and Beigel, 1970.

W.A. Benjamin Company
2 Park Ave., New York, N.Y., 10016

Consumer's Buying Guide, 1969, $1.25.

Boston Better Business Bureau
Boston, Mass.

How to Get Your Money's Worth, 1969, $.15.

Continental Press Publications
Elizabethtown, Pa. 17022

U.S. Money—Level 1, Pre-printed Masters, 1959, $3.25.
U.S. Money—Level 2, Pre-printed Masters, 1959, $3.25.
U.S. Money—Level 3, Pre-printed Masters, 1959, $3.25.

Cornerstone Library, Inc.—Simon and Schuster, Inc.
1 W. 39 St., New York, N.Y. 10018

Get the Most for Your Money, Valerie Moolman, 1968, $1.00.
Get the Most for Your Money, Valerie Moolman, 1967, $1.00.

T.S. Denison & Co., Inc.
5100 W. 82nd St., Minneapolis, Minn. 55431

Danny Grahm Banker, Michael Braude.

Ealing Press
2225 Massachusetts Ave., Cambridge, Mass. 02140

The Price is Right, 1969, $149.70/set.
The Quarter Comes Back, 1969, $149.70/set.
Chain of Experts, 1969, $149.70/set.
Push a Button, 1969, $149.70/set.
The Money Pool, 1969, $149.70/set.
Input and Output, 1969, $149.70/set.

Educational Projections Corp.
527 Commerce St., Jackson, Miss. 39205

***Pre-Vocational Program** — 80 film lessons and 40 student learning manuals. Titles dealing with money management: *On the Job Benefits, The First Paycheck, How to Handle Your Money, Opening a Savings Account (Interest), Opening a Checking Account, Checking on Your Expenses, Buying Carefully, Installment Buying, Borrowing Money, Sending Money to the Family*. Each title contains two filmstrips and one learning manual. Filmstrip A is a concept or motivation lesson, filmstrip B expands the concept covered in filmstrip A and develops skills in reading,grammar and math. Available as complete program of 40 units or each unit available individually.

Fearon Publishers
2165 Park Blvd., Palo Alto, Calif. 94306

Money Makes Sense (*Reading Level 2.8), Charles H. Kahn, 1960.
Money Makes Sense Manual, Charles H. Kahn, 1960.
***Using Dollars and Sense**, Charles H. Kahn, 1963 — two textbooks to provide a sequence of study that teaches the principals of arithmetic through the use of money, utilizing everyday problems in money manipulation and management. Reading Level 3.6. Second work-text introduces students to problems involving multiplication and division, plus a review of addition and subtraction in money manipulation and management. Also included in second work-text are units of study on such subjects as buying groceries, figuring salaries for a job, saving to buy a car, buying clothes, figuring a family budget, opening a savings account and checking account, etc.; free teacher's manual.

Follett Educational Corporation
1010 Washington Blvd., Chicago, Ill. 60607.

The Money You Spend, Richard Turner, 1966, $.87.
Paycheck (Accent/Jobs), 1967, $1.30.
Paycheck — Manual, Clarion House, 1967, $1.30.
You and Your Pay, 1967.
Knowing How to Buy and Budget, Herbert Bohlman, 1968, $.87.
Understanding Consumer Credit, Herbert Bohlman, 1968, $.87.
Social Insurance, Herbert Bohlman, 1968, $.87.
Insuring Your Life, Income & Property, Herbert Bohlman, 1968, $.87.
Invest Your Savings, 1968, $.87.
Accent/Consumer Education Instructor's Guide, Herbert Bohlman, 1970, $1.50.

Garrard Publishing Co.
Champaign, Ill. 61820

***Pay the Cashier.**

Green Valley School, Inc.
P.O. Box 606EC, Orange City, Fla. 32763

*__How Many__ – Mathematics workbook for children with language learning problems. Number concepts from K–3rd grade level included.

Judy Company
310 N. Second St., Minneapolis, Minn. 55401

Currency Playtrays, $6.45/set.
Currency Playtrays Manual.

Gary D. Lawson
9488 Sara St., Elk Grove, Calif. 95624

Everyday Business, Gary Lawson, 1964, $1.60.

McGraw–Hill Book Co.
Manchester Rd., Manchester, Mo. 63011

*__The Learning Skills Series: Arithmetic__ – a new series developed specifically for educable mentally retarded children from 12–19 years of age.

Macmillan Co.
60 Fifth Ave., New York, N.Y. 10011

Reading Charts, Primer and Pre-primer, 1965, $10.50.
First Reader, 1965, $10.50.
Second Reader, 1965, $13.50.

Mafex Associates, Inc.
Box 519, Johnstown, Penn. 15907

Family Living: Student Activity Book, Michelangelo and Regis, 1962, $1.25.
Family Living: Teacher's Guide, Michelangelo and Regis, 1962, $1.40.
Family Math Book VI, 1962, $2.25.
Employment – Phase I, Target Series, Travis, Sofish, Matyas and Michelangelo, 1962, $1.25.
Employment Activity Book, Travis, Sofish, Matyas and Michelangelo, 1962, $.62.
Teachers' Guide: Employment, Travis, Sofish, Matyas and Michelangelo, 1962, $2.25.
Employment Math Book IV, 1962, $2.25.
Citizenship Math Book V, Travis, Sofish, Matyas and Michelangelo, 1962, $1.25.
Family Living, Phase III, Target Series, Travis and Michelangelo, 1962, $1.25.

3M–Minnesota, Mining, Manufacturing Company
contact local office

Understanding Money Values, 1968, $7.95.
Recognition of Coins and Dollars, $7.95.
How Much Change? 1968, $7.95.
Addition: Dollars and Cents, 1968, $7.95.
Let's Learn About Banking, 1968, $7.95.
Business: How it Works, 1968, $7.95.
Profit: Business Goal, 1968, $7.95.

Noble and Noble Publishers, Inc.
750 Third Ave., New York, N.Y. 10017

Everyday Economics Duplicating Masters Grade 1, $3.60.
Everyday Economics Duplicating Masters Grade 2, $3.60.
Everyday Economics Duplicating Masters Grade 3, $3.60.
Everyday Economics Duplicating Masters Grade 4, $3.60.
Everyday Economics Duplicating Masters Grade 5, $3.60.
Everyday Economics Level 5, 1967, $198.72/set.
Everyday Economics Level 4, 1967, $198.72/set.
Everyday Economics Level 2, 1967, $198.72/set.

Pruett Press, Inc.
P.O. Box 1560, Boulder, Colo. 80302

Math in Living – Book 1, Neiland and Noytek, 1963, 1967, $2.00.
Math in Living – Book 2, Neiland and Noytek, 1963, 1967, $2.00.
Math in Living – Book 4, Neiland and Noytek, 1963, 1967, $2.00.
Math in Living – Teacher's Answer Book, Neiland and Noytek, 1963, 1967, $4.00.

Frank E. Richards Publishing Co., Inc.
215 Church St., Phoenix, N.Y. 13135

Getting Ready for Payday, Part I: Checking Accounts, Hudson and Weaver, 1963, $1.00.
Getting Ready for Payday, Part II: Savings Accounts, Hudson and Weaver, 1963, $1.00.
Planning Ahead, Anne Weaver, 1963, $1.00.
Counting My Money, Book 1, John D. Wool, 1963, $1.00.
Making My Money Count, Book II, John D. Wool, 1968, $1.25.
Buying Power, Book III, John D. Wool, 1968, $1.25.
Earnings, Spending and Saving, John D. Wool, 1968, $1.25.

Science Research Associates
259 E. Erie St., Chicago, Ill. 60611

What Good is Math? Norris Manheimer, 1967, $35.00/set.

Fern Tripp Publishers
2035 East Sierra Way, Dinuba, Calif. 93618

*Arithmetic – Handy Pack – a special teaching aid for special classes, containing eight pieces: one large size calendar pattern, seven calendar pads, US money samples, check writing, multiplication tables, useful formulas and important measures. One pack contains enough sheets in each set for one practice for each student in a class of 18.

Universal Publishing and Distributing Corp. (Awards Books Division)
235 E. 45th St., New York, N.Y. 10017

Consumer's Handbook of Better Living, 1970, $1.25. Richard D. Cramer
Dollars and Sense, Ellen Gale, 1965, $.75.

Albert Whitman & Company
560 W. Lake St., Chicago, Ill. 60606

What Can Money Do? Jane Barr, 1967, $1.46.

*Annotations from Frederick J. Jipson. **Index of Special Education Media**, 1970.

Section II: Films, Filmstrips and Slides

Annotations by Racine Special Education teachers.

American Bankers Association
90 Park Ave., New York, N.Y. 10016

Money Talks (B & W, Junior High) Budgeting and planning for spending.
Pay to the Order of (B & W, Junior High) Checks, records, receipts.

Bailey-Film Associates
1159 Santa Monica Blvd., Los Angeles, Calif. 90025

Budgeting (Senior High) controlled spending.
Installment Buying (1968, Color, Senior High) Places to borrow money, different interest rates.
Retail Credit Buying (1968, Color, Senior High) Teenage credit, simple interest, revolving charge, true annual interest, savings interest.

Churchill Films
662 N. Robertson Blvd., Los Angeles, Calif. 90028

Money in the Bank (1964, Color, Primary—Jr. High) Ethnic mixture, elementary interest concept, savings, checks, loans, percents, rent and landlord.
Father's Work
Mothers Work Too
They Need Me

Coronet Films
65 E. South Water St., Chicago, Ill. 60601

Arithmetic in the Food Store (Color, Primary) Most value for your money.
Fred Meets a Bank (1963, Color, Intermediate—Junior High) Interest, checks, savings, paper boy, loan, travelers checks.
Measurement in the Food Store (Color, Intermediate—Junior High) Dry and liquid measurements, money measurement, linear measurement.
Story of Our Money (B & W, Intermediate—Junior High) History of money.
Your Thrift Habits (1964, Color, Intermediate—Junior High) Savings.
What is Money (B & W, Intermediate—Junior High) Money circulation, history and where it is made.

Encyclopedia Britanica Films
Education Corp., Educational Services Dept., Chicago, Ill.

Blue Dashiki (1969, Color, all levels) Negro family in urban setting, boy wants dashiki (Afro-shirt), earns the money through various miscellaneous jobs.
Mike and Steve Go to a Shopping Center (1969, Color) Goods and services, various types of stores.
Money and Its Uses (Color, Intermediate—Junior High) Money circulation, trade, when barter doesn't work, medium of exchange.
Why Fathers Work (1969, Color, Intermediate—Junior High) Chicago locale, types of job levels — unskilled, semi-skilled, skilled and professional. Paycheck, deciding on needs, shopping.

Eyegate House, Inc.
146—01 Archer Ave., Jamaica, N.Y. 11435

How to Use Checkbook (Filmstrip for Senior High)

Kenneth Hobbs, Special Education teacher
Racine Unified School District
Slide Sets available at local Wisconsin SEIMC

Goods and Services, Racine Slide Set, total of 11 slides, 1970.
Money and Different Combinations, Racine Slide Set, total of 71 slides, 1970.
Three Kinds of Stores, Racine Slide Set, total of 13 slides, 1970.

Warren Schloat Productions
Pleasantville, N.Y. 10570

Lend Money to the Bank (filmstrip for Junior and Senior High)
What Bank Does with Money (filmstrip for Junior and Senior High)
What is Profit (filmstrip for Junior and Senior High)
Why we use money (filmstrip for Junior and Senior High)

Southerland Educational Films
842 W. 3rd St., Los Angeles, Calif. 90048

The Littlest Giant (Color, Senior High) The consumer and the loan shark. Credit buying, overbuying, some history of credit.
The Wise Use of Credit (Color, Senior High) Installments, credit costs.

Wasp Filmstrips
Palmer Lane West, Pleasantville, N.Y. 10570

The Dollar Bill (Exploring Values)
Pay Day (Exploring Values)